2025 EU-wide Stress Test

Bank Name	Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

2025 EU-wide Stress Test: Summary

Intesa Sanpaolo S.p.A.

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	15,700		15,214	16,138	15,978	11,048	13,563	14,329
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-135		0	0	0	-204	278	266
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,170		-244	-1,255	-1,344	-4,202	-2,950	-2,911
4	**Profit or (-) loss for the year**	**8,683**		**8,997**	**8,709**	**8,363**	**224**	**4,266**	**4,949**
5	Coverage ratio: non-performing exposure (%)	59.81%		52.99%	48.41%	44.94%	57.27%	50.56%	46.55%
6	Common Equity Tier 1 capital	39,307	39,516	41,403	43,394	44,989	32,951	37,015	40,135
7	Total Risk exposure amount (all transitional adjustments included)	296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
8	**Common Equity Tier 1 ratio, %**	**13.26%**	**12.62%**	**13.18%**	**13.76%**	**14.20%**	**10.38%**	**11.38%**	**12.00%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**13.26%**	**12.40%**	**12.94%**	**13.52%**	**13.95%**	**10.19%**	**11.17%**	**11.78%**
10	Tier 1 capital	46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
11	Total leverage ratio exposures	821,853		821,853	821,853	821,853	821,853	821,853	821,853
12	**Leverage ratio, %**	**5.70%**	**5.73%**	**5.96%**	**6.20%**	**6.39%**	**4.93%**	**5.42%**	**5.80%**
13	**Fully loaded leverage ratio, %**	**5.70%**	**5.73%**	**5.96%**	**6.20%**	**6.39%**	**4.93%**	**5.42%**	**5.80%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static only)

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2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	4,469	271	0	0	1,776	348	0	0	3,851	239	264	3	5	176	66.94%
4		Public sector entities	1,064	29	2,899	0	485	22	1,322	0	3,590	139	22	3	3	15	68.36%
5		Institutions			25,905	48			9,256	0	10,531	88	20	4	3	11	55.73%
6		Corporates	66,666	5,407	95,036	1,570	40,361	1,289	56,072	0	129,712	13,626	4,249	269	880	2,651	62.39%
7		Corporates - Of Which: Specialised Lending	14,663	490	0	0	7,117	317	0	0	11,584	1,546	332	40	125	230	69.25%
8		Corporates - Of Which: SME general corporates	23,734	3,390	204	8	14,648	568	119	0	19,098	4,994	2,271	73	404	1,566	68.95%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	150,406	3,621			25,228	1,605			144,095	6,750	2,750	150	438	1,454	52.87%
11	Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	116,338	1,061			17,255	528			112,799	3,610	1,054	64	219	302	28.70%
12		Retail - Qualifying Revolving	93	3			13	7			93	0	3	1	0	1	44.05%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	33,974	2,556			7,960	1,069			31,202	3,139	1,693	85	219	1,150	67.92%
15		Retail - Other Retail - Of Which: SME	12,157	1,197			2,360	541			10,820	1,506	865	39	111	649	74.97%
16		Retail - Other Retail - Of Which: non-SME	21,817	1,360			5,600	529			20,383	1,634	828	45	109	501	60.55%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	8,587	13			21,565	31			9,058	0	1	2	0	0	0.00%
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**231,191**	**9,341**	**123,840**	**1,619**	**89,414**	**3,295**	**66,650**	**0**	300,836	20,841	7,305	430	1,330	4,307	58.96%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	4,469	271	0	0	1,776	348	0	0	3,851	239	264	3	5	176	66.94%
25		Public sector entities	1,064	29	2,899	0	485	22	1,322	0	3,590	139	22	3	3	15	68.36%
26		Institutions			8,905	28			3,566	0	5,216	28	0	1	0	0	7.64%
27		Corporates	50,126	5,062	37,642	1,342	31,622	1,069	21,559	0	73,937	9,262	3,775	151	622	2,410	63.84%
28		Corporates - Of Which: Specialised Lending	5,867	382	0	0	3,383	223	0	0	4,255	1,099	249	10	83	165	66.53%
29		Corporates - Of Which: SME general corporates	21,745	3,328	0	0	13,541	501	0	0	17,408	4,238	2,199	66	376	1,519	69.07%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	138,147	3,395			22,731	1,326			132,403	6,019	2,530	138	385	1,332	52.62%
32	ITALY	Retail - Secured by residential estate property	105,713	945			15,574	376			102,496	3,126	937	58	189	253	27.00%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	32,434	2,450			7,158	950			29,907	2,893	1,593	80	196	1,079	67.69%
36		Retail - Other Retail - Of Which: SME	11,851	1,186			2,212	521			10,577	1,441	854	38	107	645	75.52%
37		Retail - Other Retail - Of Which: non-SME	20,583	1,264			4,946	429			19,331	1,452	739	42	88	434	58.64%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	7,474	11			18,852	29			8,665	0	1	0	0	0	0.00%
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**201,280**	**8,769**	**49,446**	**1,370**	**75,466**	**2,793**	**26,447**	**0**	227,662	15,685	6,592	296	1,016	3,933	59.66%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			676	0			219	0	439	0	0	0	0	0	-
48		Corporates	2,818	27	10,547	28	1,129	3	5,066	0	10,198	428	46	12	3	25	53.80%
49		Corporates - Of Which: Specialised Lending	2,169	0	0	0	617	0	0	0	1,709	3	0	5	0	0	-
50		Corporates - Of Which: SME general corporates	6	0	0	0	4	0	0	0	6	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	111	0			28	0			108	2	0	0	0	0	42.72%
53	UNITED STATES	Retail - Secured by residential estate property	102	0			26	0			100	2	0	0	0	0	42.05%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	9	0			2	0			9	0	0	0	0	0	43.69%
57		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	0.00%
58		Retail - Other Retail - Of Which: non-SME	8	0			2	0			8	0	0	0	0	0	44.43%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	141	0			324	0			30	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	**3,070**	**27**	**11,223**	**28**	**1,481**	**3**	**5,284**	**0**	10,776	431	46	12	3	25	53.71%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			19	0			2	0	2	0	0	0	0	0	-
69		Corporates	3,310	89	1,240	2	2,197	70	801	0	3,889	1,178	93	14	43	56	60.06%
70		Corporates - Of Which: Specialised Lending	811	26	0	0	803	0	0	0	763	103	26	9	13	13	48.70%
71		Corporates - Of Which: SME general corporates	1,935	61	3	0	1,064	67	2	0	1,468	725	62	4	26	41	65.60%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	11,226	211			2,213	271			10,710	678	211	11	51	119	56.36%
74	SLOVAKIA	Retail - Secured by residential estate property	9,661	111			1,424	149			9,382	439	111	5	28	48	43.05%
75		Retail - Qualifying Revolving	93	3			13	7			93	0	3	1	0	1	44.05%
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	1,472	97			777	115			1,234	239	97	5	23	70	72.05%
78		Retail - Other Retail - Of Which: SME	294	11			144	20			231	65	11	1	3	4	33.35%
79		Retail - Other Retail - Of Which: non-SME	1,178	86			632	96			1,003	175	86	4	20	66	77.05%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	4	0			9	0			4	0	0	2	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**14,539**	**299**	**1,259**	**2**	**4,419**	**342**	**802**	**0**	14,605	1,856	304	26	95	175	57.49%

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2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			551	0			78	0	193	0	0	0	0	0	-
90		Corporates	237	1	4,690	0	185	0	2,646	0	4,333	55	0	4	8	0	95.73%
91		Corporates - Of Which: Specialised Lending	56	0	0	0	26	0	0	0	49	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	18	0			5	0			18	0	0	0	0	0	46.77%
95		Retail - Secured by residential estate property	18	0			5	0			18	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	46.77%
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	46.77%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	9	0			22	0			2	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**264**	**1**	**5,241**	**0**	**212**	**0**	**2,724**	**0**	4,546	55	0	4	8	0	62.83%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	CROATIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			6	0			1	0	6	0	0	0	0	0	-
111		Corporates	134	79	20	0	7	0	20	0	151	0	79	2	0	0	0.00%
112		Corporates - Of Which: Specialised Lending	16	0	0	0	4	0	0	0	14	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	1	0			0	0			1	0	0	0	0	0	23.64%
116		Retail - Secured by residential estate property	1	0			0	0			1	0	0	0	0	0	16.48%
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	54.74%
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	8.96%
121		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	100.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	3	0			5	0			3	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**138**	**80**	**26**	**0**	**12**	**0**	**21**	**0**	161	0	80	2	0	0	0.04%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			3,587	0			1,299	0	904	0	0	0	0	0	-
132		Corporates	790	1	4,497	65	359	0	2,558	0	2,710	103	12	4	4	1	10.78%
133		Corporates - Of Which: Specialised Lending	219	0	0	0	66	0	0	0	198	0	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	32	1			10	0			29	3	1	0	0	0	49.37%
137		Retail - Secured by residential estate property	31	0			10	0			28	3	0	0	0	0	41.97%
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	2	0			0	0			1	0	0	0	0	0	66.39%
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0.00%
142		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	66.40%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	1			0	3			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**822**	**3**	**8,084**	**65**	**369**	**3**	**3,858**	**0**	3,643	106	13	4	4	2	12.70%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			1,585	0			607	0	248	0	0	0	0	0	-
153		Corporates	741	1	4,628	0	518	0	2,790	0	3,788	41	1	4	2	0	43.22%
154		Corporates - Of Which: Specialised Lending	417	0	0	0	216	0	0	0	404	3	0	1	0	0	-
155		Corporates - Of Which: SME general corporates	2	0	0	0	2	0	0	0	1	1	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	12	0			3	0			12	0	0	0	0	0	44.90%
158		Retail - Secured by residential estate property	11	0			2	0			11	0	0	0	0	0	42.05%
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	1	0			0	0			1	0	0	0	0	0	51.50%
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0.00%
163		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	100.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		**TOTAL**	**753**	**2**	**6,213**	**0**	**520**	**1**	**3,397**	**0**	4,048	41	1	4	2	1	43.55%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			15	0			8	0	14	0	0	0	0	0	-
174		Corporates	94	0	126	0	47	0	81	0	156	0	0	1	0	0	33.33%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	5	0			1	0			4	0	0	0	0	0	76.62%
179		Retail - Secured by residential estate property	3	0			1	0			3	0	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	1	0			0	0			1	0	0	0	0	0	76.62%
183		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	10.01%
184		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	97.08%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	6	0			7	0			6	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
189		**TOTAL**	**104**	**0**	**141**	**0**	**54**	**0**	**88**	**0**	181	0	0	1	0	0	76.60%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			1	0			0	0	0	0	0	0	0	0	-
195		Corporates	219	1	121	0	19	0	311	0	254	87	1	2	16	0	0.00%
196		Corporates - Of Which: Specialised Lending	37	0	0	0	19	0	0	0	37	0	0	0	0	0	-
197		Corporates - Of Which: SME general corporates	0	0	24	0	0	0	28	0	24	0	0	0	0	0	-
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	27	1			7	0			25	2	0	0	0	0	46.75%
200		Retail - Secured by residential estate property	26	0			6	0			24	2	0	0	0	0	17.92%
201		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	38.81%
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	2	0			1	0			1	0	0	0	0	0	82.86%
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	2.76%
205		Retail - Other Retail - Of Which: non-SME	1	0			1	0			1	0	0	0	0	0	91.03%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	12	0			15	0			2	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
210		**TOTAL**	**258**	**1**	**122**	**0**	**41**	**0**	**311**	**0**	281	90	1	3	17	0	12.85%

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			2,110	0			464	0	193	0	0	0	0	0	-
216		Corporates	2,115	1	3,942	2	1,199	0	3,175	0	4,607	172	3	13	3	3	96.22%
217		Corporates - Of Which: Specialised Lending	1,191	0	0	0	438	0	0	0	890	11	0	6	0	0	-
218		Corporates - Of Which: SME general corporates	3	0	0	0	2	0	0	0	1	2	0	0	0	0	-
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	145	1			41	0			135	9	1	0	0	0	32.04%
221		Retail - Secured by residential estate property	138	0			39	0			129	9	0	0	0	0	27.36%
222		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	6	0			2	0			6	0	0	0	0	0	49.66%
225		Retail - Other Retail - Of Which: SME	1	0			0	0			1	0	0	0	0	0	100.00%
226		Retail - Other Retail - Of Which: non-SME	5	0			2	0			5	0	0	0	0	0	49.59%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	42	0			105	0			9	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		**TOTAL**	**2,302**	**2**	**6,052**	**2**	**1,345**	**1**	**3,639**	**0**	4,944	183	3	13	3	3	84.32%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,771	299	282	7	3	184	65.14%	3,708	343	302	7	3	192	63.53%	3,656	376	322	7	3	200	62.06%
4		Public sector entities	3,544	172	34	2	1	17	50.27%	3,506	198	47	2	2	20	42.41%	3,478	214	59	2	2	22	38.00%
5		Institutions	10,419	185	34	2	2	16	46.72%	10,389	206	44	2	1	19	43.49%	10,372	215	51	2	1	22	41.77%
6		Corporates	126,456	15,447	5,684	201	373	3,171	55.79%	123,774	16,798	7,015	173	364	3,617	51.55%	121,672	17,617	8,297	169	345	4,030	48.57%
7		Corporates - Of Which: Specialised Lending	10,840	2,047	576	36	89	296	51.48%	10,011	2,565	886	34	114	378	42.70%	9,227	2,982	1,253	32	126	473	37.77%
8		Corporates - Of Which: SME general corporates	19,076	4,566	2,721	61	135	1,746	64.16%	18,895	4,370	3,099	51	116	1,895	61.17%	18,762	4,177	3,425	50	98	2,024	59.11%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	144,084	5,806	3,704	170	118	1,687	45.56%	143,094	5,769	4,732	293	101	1,952	41.24%	125,627	21,630	6,336	264	210	2,363	37.29%
11	Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	113,064	2,908	1,490	37	46	366	24.55%	112,596	2,975	1,892	174	44	422	22.31%	95,557	19,070	2,836	146	165	614	21.64%
12		Retail - Qualifying Revolving	90	3	3	0	0	1	43.65%	88	5	4	0	0	2	43.16%	87	5	5	0	0	2	42.75%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	30,930	2,895	2,210	133	73	1,320	59.73%	30,410	2,789	2,836	120	57	1,528	53.87%	29,984	2,556	3,496	118	45	1,747	49.98%
15		Retail - Other Retail - Of Which: SME	10,490	1,600	1,101	27	32	718	65.17%	10,207	1,676	1,307	22	27	777	59.44%	10,005	1,694	1,491	22	23	830	55.67%
16		Retail - Other Retail - Of Which: non-SME	20,440	1,295	1,109	106	41	603	54.33%	20,203	1,113	1,528	97	31	751	49.10%	19,978	861	2,004	96	22	917	45.74%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	8,962	11	86	34	0	34	40.00%	8,867	22	169	33	0	68	40.00%	8,774	33	252	33	0	101	40.00%
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	297,238	21,920	9,824	416	497	5,110	52.02%	293,338	23,336	12,309	511	471	5,867	47.66%	273,579	40,085	15,318	477	561	6,737	43.98%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	3,771	299	282	7	3	184	65.14%	3,708	343	302	7	3	192	63.53%	3,656	376	322	7	3	200	62.06%
25		Public sector entities	3,544	172	34	2	1	17	50.27%	3,506	198	47	2	2	20	42.41%	3,478	214	59	2	2	22	38.00%
26		Institutions	5,142	99	4	1	0	1	25.68%	5,118	119	7	1	0	2	25.85%	5,111	123	10	1	0	2	25.92%
27		Corporates	72,714	9,581	4,679	129	192	2,720	58.14%	71,532	9,940	5,501	108	191	2,990	54.36%	70,670	10,034	6,269	106	178	3,236	51.62%
28		Corporates - Of Which: Specialised Lending	4,046	1,187	370	15	43	200	53.87%	3,723	1,359	520	15	53	238	45.80%	3,414	1,496	693	13	54	282	40.71%
29		Corporates - Of Which: SME general corporates	17,518	3,739	2,588	57	89	1,674	64.68%	17,424	3,522	2,899	46	77	1,797	62.00%	17,357	3,330	3,158	46	68	1,900	60.17%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	132,480	5,081	3,391	158	84	1,534	45.23%	131,567	5,055	4,330	282	71	1,771	40.90%	114,177	20,928	5,847	253	183	2,157	36.88%
32	ITALY	Retail - Secured by residential estate property	102,875	2,380	1,304	30	27	300	23.01%	102,488	2,434	1,636	167	25	342	20.87%	85,521	18,526	2,511	139	147	518	20.64%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	29,605	2,701	2,087	129	58	1,234	59.12%	29,079	2,621	2,694	115	46	1,430	53.07%	28,656	2,401	3,336	114	36	1,638	49.11%
36		Retail - Other Retail - Of Which: SME	10,258	1,529	1,084	26	28	711	65.61%	9,982	1,605	1,285	21	24	769	59.82%	9,785	1,624	1,463	21	21	819	56.00%
37		Retail - Other Retail - Of Which: non-SME	19,347	1,172	1,003	103	29	523	52.10%	19,097	1,016	1,409	94	22	661	46.92%	18,871	778	1,874	93	15	819	43.73%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	8,576	7	83	32	0	33	40.00%	8,489	13	164	32	0	66	40.00%	8,402	20	244	32	0	98	40.00%
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	226,227	15,238	8,473	329	280	4,489	52.98%	223,918	15,669	10,351	432	267	5,041	48.70%	205,493	31,695	12,751	400	366	5,715	44.82%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	438	2	0	0	0	0	33.73%	437	2	0	0	0	0	33.81%	436	3	0	0	0	0	33.77%
48		Corporates	9,928	665	80	7	8	34	43.15%	9,563	976	134	7	17	49	36.26%	9,250	1,214	209	7	25	67	32.33%
49		Corporates - Of Which: Specialised Lending	1,590	111	10	2	4	2	19.04%	1,444	229	39	3	11	8	20.11%	1,292	333	87	2	19	18	20.62%
50		Corporates - Of Which: SME general corporates	6	1	0	0	0	0	39.15%	5	1	0	0	0	0	39.15%	5	1	0	0	0	0	39.14%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	108	2	1	0	0	0	31.02%	108	2	1	0	0	0	24.81%	108	2	1	0	0	0	22.01%
53	UNITED STATES	Retail - Secured by residential estate property	100	2	1	0	0	0	27.80%	99	2	1	0	0	0	21.61%	99	2	1	0	0	0	19.10%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	9	0	0	0	0	0	39.76%	8	0	0	0	0	0	36.60%	8	0	0	0	0	0	34.67%
57		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	39.99%	1	0	0	0	0	0	39.90%	1	0	0	0	0	0	39.83%
58		Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	39.75%	8	0	0	0	0	0	36.56%	8	0	0	0	0	0	34.61%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	10,504	669	80	7	8	35	43.03%	10,137	981	135	7	17	49	36.17%	9,823	1,219	210	7	25	68	32.26%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	2	0	0	0	0	0	22.55%	2	0	0	0	0	0	22.53%	2	0	0	0	0	0	22.51%
69		Corporates	3,740	1,251	168	7	64	88	52.11%	3,635	1,272	253	7	57	123	48.76%	3,552	1,266	341	7	45	161	47.15%
70		Corporates - Of Which: Specialised Lending	669	188	35	2	17	18	51.65%	615	228	50	1	18	27	53.96%	581	244	66	1	15	37	55.37%
71		Corporates - Of Which: SME general corporates	1,352	786	118	3	44	63	53.85%	1,275	803	177	3	37	86	48.82%	1,219	799	237	3	28	110	46.29%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	10,616	685	299	11	33	149	49.80%	10,541	676	383	11	30	175	45.73%	10,466	668	465	11	26	200	42.98%
74	SLOVAKIA	Retail - Secured by residential estate property	9,262	494	176	7	18	63	35.86%	9,182	509	241	7	18	77	32.12%	9,112	514	306	7	17	92	29.95%
75		Retail - Qualifying Revolving	90	3	3	0	0	1	43.65%	88	5	4	0	0	2	43.16%	87	5	5	0	0	2	42.75%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	1,264	187	119	4	15	84	70.57%	1,271	162	138	4	11	96	69.52%	1,267	149	155	4	9	106	68.71%
78		Retail - Other Retail - Of Which: SME	222	69	17	1	3	6	36.25%	216	69	22	1	3	8	37.74%	211	68	28	1	2	11	38.61%
79		Retail - Other Retail - Of Which: non-SME	1,043	119	103	3	12	78	76.14%	1,055	93	116	3	9	88	75.68%	1,057	81	127	3	6	96	75.39%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	14,362	1,936	467	18	97	236	50.63%	14,182	1,947	635	18	87	298	46.94%	14,025	1,934	806	18	71	361	44.74%

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	192	1	0	0	0	0	19.88%	191	2	0	0	0	0	19.56%	191	2	0	0	0	0	19.34%
90		Corporates	4,169	198	22	4	2	7	33.57%	4,075	276	38	3	2	13	33.07%	4,017	320	52	3	3	17	32.68%
91		Corporates - Of Which: Specialised Lending	46	3	0	0	0	0	25.08%	43	5	1	0	0	0	25.55%	39	8	2	0	1	0	25.92%
92		Corporates - Of Which: SME	0	0	0	0	0	0	32.60%	0	0	0	0	0	0	32.60%	0	0	0	0	0	0	32.60%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	18	0	0	0	0	0	15.39%	18	0	0	0	0	0	14.45%	18	0	0	0	0	0	14.07%
95		Retail - Secured by residential estate property	17	0	0	0	0	0	12.63%	17	0	0	0	0	0	12.52%	17	0	0	0	0	0	12.46%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	41.18%	0	0	0	0	0	0	39.84%	0	0	0	0	0	0	39.12%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	41.19%	0	0	0	0	0	0	39.84%	0	0	0	0	0	0	39.11%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	4,380	199	22	4	2	7	33.49%	4,286	277	38	3	2	13	32.97%	4,227	322	52	3	3	17	32.58%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	CROATIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	6	0	0	0	0	0	20.40%	6	0	0	0	0	0	20.41%	6	0	0	0	0	0	20.41%
111		Corporates	143	8	80	0	0	0	0.21%	138	12	81	0	0	0	0.49%	135	14	82	0	0	1	0.80%
112		Corporates - Of Which: Specialised Lending	14	1	0	0	0	0	25.00%	13	1	0	0	0	0	25.04%	12	2	1	0	0	0	25.18%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	1	0	0	0	0	0	30.14%	1	0	0	0	0	0	29.98%	1	0	0	0	0	0	29.83%
116		Retail - Secured by residential estate property	1	0	0	0	0	0	24.47%	1	0	0	0	0	0	24.27%	1	0	0	0	0	0	24.08%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	50.47%	0	0	0	0	0	0	48.54%	0	0	0	0	0	0	47.40%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	10.14%	0	0	0	0	0	0	10.75%	0	0	0	0	0	0	11.01%
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	80.93%	0	0	0	0	0	0	73.50%	0	0	0	0	0	0	69.17%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	153	8	80	0	0	0	0.25%	148	12	81	0	0	0	0.53%	145	14	82	0	0	1	0.85%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	895	9	0	0	0	0	24.05%	890	13	1	0	0	0	24.34%	888	15	1	0	0	0	24.57%
132		Corporates	2,658	146	21	2	2	4	18.90%	2,608	186	31	2	3	7	22.26%	2,566	217	41	2	4	10	23.93%
133		Corporates - Of Which: Specialised Lending	186	12	0	0	0	0	27.07%	170	27	2	0	1	0	27.37%	152	43	4	0	1	1	27.37%
134		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	34.55%	1	0	0	0	0	0	34.43%	1	0	0	0	0	0	34.29%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	31	1	1	0	0	0	45.53%	31	1	1	0	0	0	39.82%	31	1	1	0	0	0	36.42%
137		Retail - Secured by residential estate property	29	1	1	0	0	0	39.30%	29	1	1	0	0	0	33.46%	29	1	1	0	0	0	30.20%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	1	0	0	0	0	0	63.59%	1	0	0	0	0	0	61.84%	1	0	0	0	0	0	60.65%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	37.40%	0	0	0	0	0	0	38.65%	0	0	0	0	0	0	39.09%
142		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	63.61%	1	0	0	0	0	0	61.87%	1	0	0	0	0	0	60.70%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	3,583	156	22	2	2	4	19.96%	3,529	200	32	2	3	7	22.83%	3,484	233	43	2	4	11	24.27%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	247	0	0	0	0	0	34.16%	247	1	0	0	0	0	34.15%	247	1	0	0	0	0	34.14%
153		Corporates	3,683	135	12	2	3	4	29.90%	3,627	179	25	2	4	7	28.87%	3,578	213	40	2	5	11	28.36%
154		Corporates - Of Which: Specialised Lending	379	25	4	1	1	1	23.94%	350	48	10	1	2	2	24.63%	320	69	19	1	3	5	25.06%
155		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	41.38%	1	1	0	0	0	0	41.13%	2	1	0	0	0	0	40.92%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	12	0	0	0	0	0	51.07%	12	0	0	0	0	0	46.34%	12	0	0	0	0	0	42.94%
158		Retail - Secured by residential estate property	11	0	0	0	0	0	44.26%	11	0	0	0	0	0	39.29%	11	0	0	0	0	0	35.87%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	1	0	0	0	0	0	68.20%	1	0	0	0	0	0	65.84%	1	0	0	0	0	0	64.10%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
163		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	91.08%	1	0	0	0	0	0	84.57%	1	0	0	0	0	0	80.22%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	3,942	136	12	3	3	4	30.45%	3,885	180	25	2	4	7	29.14%	3,836	214	40	2	5	11	28.53%

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

(mln EUR, %)

RowNum			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	14	0	0	0	0	0	21.58%	14	0	0	0	0	0	21.58%	14	0	0	0	0	0	21.58%
174		Corporates	147	8	1	0	0	0	36.76%	140	15	1	0	0	0	36.66%	133	21	2	0	0	1	36.66%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	99.91%	0	0	0	0	0	0	99.81%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	4	0	0	0	0	0	31.60%	4	0	0	0	0	0	28.41%	4	0	0	0	0	0	26.98%
179		Retail - Secured by residential estate property	3	0	0	0	0	0	19.49%	3	0	0	0	0	0	19.40%	3	0	0	0	0	0	19.35%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	1	0	0	0	0	0	68.58%	1	0	0	0	0	0	62.28%	1	0	0	0	0	0	57.98%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	12.54%	0	0	0	0	0	0	13.67%	0	0	0	0	0	0	14.44%
184		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	77.82%	1	0	0	0	0	0	68.37%	1	0	0	0	0	0	62.53%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	172	9	1	0	0	0	36.11%	164	16	1	0	0	1	35.98%	157	22	2	0	0	1	36.02%

(mln EUR, %)

RowNum																							
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SERBIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	0	0	0	0	0	0	28.23%	0	0	0	0	0	0	28.23%	0	0	0	0	0	0	28.23%
195		Corporates	226	109	8	1	2	2	30.22%	223	104	16	1	1	5	29.04%	222	97	24	1	1	7	28.20%
196		Corporates - Of Which: Specialised Lending	33	2	2	0	0	0	17.66%	30	3	3	0	0	1	17.95%	28	4	5	0	0	1	18.16%
197		Corporates - Of Which: SME general corporates	19	4	0	0	0	0	34.32%	16	8	0	0	0	0	34.32%	13	10	0	0	0	0	34.32%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199		Retail	26	1	1	0	0	0	37.50%	26	1	1	0	0	0	33.46%	26	1	1	0	0	0	30.95%
200		Retail - Secured by residential estate property	24	1	0	0	0	0	18.52%	24	1	1	0	0	0	18.57%	24	1	1	0	0	0	18.61%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	38.81%	0	0	0	0	0	0	38.81%	0	0	0	0	0	0	38.81%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	1	0	0	0	0	0	89.50%	1	0	0	0	0	0	88.89%	1	0	0	0	0	0	88.58%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3.38%	0	0	0	0	0	0	3.51%	0	0	0	0	0	0	3.60%
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	96.82%	1	0	0	0	0	0	95.54%	1	0	0	0	0	0	94.89%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	253	110	9	1	2	3	30.67%	251	105	16	1	2	5	29.24%	250	98	25	1	2	7	28.30%

(mln EUR, %)

RowNum																							
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	192	1	0	0	0	0	24.92%	191	2	0	0	0	0	25.17%	191	2	0	0	0	0	25.36%
216		Corporates	4,314	411	57	10	10	17	29.18%	4,151	506	126	9	13	34	26.98%	4,025	557	200	8	15	53	26.32%
217		Corporates - Of Which: Specialised Lending	771	108	21	3	4	4	16.84%	703	144	54	3	6	10	17.68%	646	163	91	2	7	17	18.32%
218		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	44.80%	2	1	0	0	0	0	44.80%	2	1	0	0	0	0	44.78%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	138	5	2	0	0	0	24.12%	138	5	2	0	0	0	21.09%	138	4	3	0	0	1	19.75%
221		Retail - Secured by residential estate property	133	5	1	0	0	0	21.15%	132	4	2	0	0	0	18.43%	132	4	2	0	0	0	17.30%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	6	0	0	0	0	0	40.27%	6	0	0	0	0	0	38.08%	6	0	0	0	0	0	36.96%
225		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	53.29%	1	0	0	0	0	0	46.99%	1	0	0	0	0	0	44.60%
226		Retail - Other Retail - Of Which: non-SME	5	0	0	0	0	0	40.23%	5	0	0	0	0	0	38.04%	5	0	0	0	0	0	36.91%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	4,653	418	58	10	10	17	29.04%	4,488	512	128	9	13	34	26.88%	4,363	564	203	8	15	53	26.24%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	3,766	299	288	12	5	186	64.69%	3,692	342	319	13	5	199	62.26%	3,625	373	355	12	4	213	60.01%
4		Public sector entities	2,973	740	37	3	9	18	49.20%	2,789	898	64	3	10	25	38.66%	2,776	874	100	3	10	34	33.66%
5		Institutions	9,888	715	36	4	4	17	46.35%	9,423	1,163	54	3	5	22	41.51%	9,365	1,200	73	3	6	28	38.54%
6		Corporates	93,397	47,554	6,636	348	1,404	3,846	57.96%	85,471	52,308	9,808	284	1,438	5,081	51.81%	85,769	48,779	13,040	256	1,195	6,286	48.21%
7		Corporates - Of Which: Specialised Lending	7,670	5,141	651	37	339	350	53.78%	6,851	5,311	1,300	31	292	548	42.14%	6,527	4,995	1,940	29	249	729	37.59%
8		Corporates - Of Which: SME general corporates	14,615	8,806	2,943	140	450	2,044	69.46%	13,294	9,242	3,827	106	462	2,466	64.43%	13,313	8,405	4,645	94	408	2,854	61.45%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	140,116	9,494	3,984	321	471	2,203	55.30%	136,825	10,781	5,988	366	542	2,822	47.13%	108,100	36,881	8,613	300	939	3,578	41.55%
11	Intesa Sanpaolo S.p.A.	Retail - Secured by residential estate property	111,466	4,364	1,633	105	163	447	27.36%	109,390	5,525	2,547	210	193	627	24.60%	81,256	32,230	3,977	155	763	932	23.42%
12		Retail - Qualifying Revolving	89	4	4	1	0	2	45.64%	85	6	5	0	0	2	47.98%	83	7	7	0	0	3	49.30%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	28,561	5,126	2,348	216	307	1,755	74.74%	27,350	5,249	3,435	155	349	2,193	63.84%	26,761	4,644	4,629	144	175	2,643	57.10%
15		Retail - Other Retail - Of Which: SME	9,451	2,537	1,203	73	93	967	80.42%	8,940	2,532	1,719	55	114	1,152	66.99%	8,710	2,332	2,149	48	88	1,306	60.79%
16		Retail - Other Retail - Of Which: non-SME	19,110	2,589	1,145	142	214	788	68.78%	18,410	2,718	1,716	100	235	1,041	60.68%	18,051	2,312	2,480	96	87	1,337	53.90%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	8,962	11	86	34	0	34	40.00%	8,867	22	169	33	0	68	40.00%	8,774	33	252	33	0	101	40.00%
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	259,103	58,813	11,066	720	1,891	6,304	56.97%	247,068	65,514	16,401	702	2,000	8,217	50.10%	218,409	88,140	22,433	606	2,154	10,240	45.65%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	3,766	299	288	12	5	186	64.69%	3,692	342	319	13	5	199	62.26%	3,625	373	355	12	4	213	60.01%
25		Public sector entities	2,973	740	37	3	9	18	49.20%	2,789	898	64	3	10	25	38.66%	2,776	874	100	3	10	34	33.66%
26		Institutions	4,791	449	5	1	1	1	26.09%	4,534	699	11	1	1	3	26.28%	4,548	677	19	1	1	5	26.33%
27		Corporates	55,771	25,828	5,374	233	802	3,216	59.85%	49,726	29,890	7,358	191	835	3,992	54.26%	49,963	27,587	9,424	172	720	4,775	50.67%
28		Corporates - Of Which: Specialised Lending	3,092	2,115	396	16	137	222	56.06%	2,656	2,328	618	13	111	290	46.93%	2,498	2,232	873	12	98	364	41.69%
29		Corporates - Of Which: SME general corporates	13,154	7,927	2,764	127	355	1,935	69.99%	11,983	8,342	3,520	97	391	2,294	65.16%	12,075	7,533	4,237	87	357	2,633	62.14%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	128,671	8,664	3,617	266	370	1,995	55.16%	125,782	9,806	5,364	317	440	2,509	46.78%	97,348	35,875	7,729	258	850	3,162	40.91%
32	ITALY	Retail - Secured by residential estate property	101,409	3,746	1,403	63	96	350	24.95%	99,699	4,755	2,105	172	117	456	21.67%	71,834	31,415	3,310	123	693	684	20.66%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	27,262	4,918	2,213	203	274	1,645	74.31%	26,083	5,051	3,259	145	323	2,053	62.99%	25,514	4,460	4,419	135	156	2,478	56.08%
36		Retail - Other Retail - Of Which: SME	9,230	2,461	1,181	71	86	956	80.97%	8,732	2,454	1,685	53	109	1,135	67.32%	8,507	2,258	2,106	46	84	1,284	60.99%
37		Retail - Other Retail - Of Which: non-SME	18,033	2,457	1,032	132	188	689	66.70%	17,351	2,598	1,574	92	214	918	58.36%	17,007	2,202	2,313	89	72	1,194	51.61%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	8,576	7	83	32	0	33	40.00%	8,489	13	164	32	0	66	40.00%	8,402	20	244	32	0	98	40.00%
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	204,549	35,987	9,403	548	1,186	5,450	57.96%	195,012	41,648	13,278	558	1,290	6,793	51.16%	166,662	65,406	17,870	478	1,585	8,286	46.37%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	433	6	0	0	0	0	33.79%	424	15	0	0	0	0	33.88%	420	18	0	0	0	0	33.79%
48		Corporates	6,700	3,877	96	9	57	42	43.64%	6,348	4,060	266	9	82	89	33.56%	6,109	4,093	471	8	85	147	31.32%
49		Corporates - Of Which: Specialised Lending	1,110	590	12	2	22	3	22.81%	958	646	107	2	42	23	21.16%	842	654	215	2	44	46	21.25%
50		Corporates - Of Which: SME general corporates	0	6	0	0	0	0	43.12%	1	5	1	0	0	0	43.12%	1	4	1	0	0	0	42.81%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	106	4	1	0	0	0	32.44%	104	5	2	0	0	0	24.65%	103	5	3	0	0	1	21.28%
53	UNITED STATES	Retail - Secured by residential estate property	98	4	1	0	0	0	29.37%	96	4	1	0	0	0	21.87%	95	4	2	0	0	0	19.03%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	8	0	0	0	0	0	41.50%	8	0	0	0	0	0	37.59%	8	0	0	0	0	0	35.73%
57		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	52.78%	1	0	0	0	0	0	52.21%	1	0	0	0	0	0	51.80%
58		Retail - Other Retail - Of Which: non-SME	7	0	0	0	0	0	41.34%	7	0	0	0	0	0	37.43%	7	0	0	0	0	0	35.58%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	7,269	3,887	97	10	57	42	43.53%	6,906	4,079	267	9	82	90	33.51%	6,663	4,116	474	8	85	148	31.26%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	2	0	0	0	0	0	22.55%	2	0	0	0	0	0	22.52%	2	0	0	0	0	0	22.50%
69		Corporates	3,614	1,318	227	21	127	138	60.65%	3,404	1,359	397	14	102	225	56.74%	3,307	1,321	532	12	74	295	55.53%
70		Corporates - Of Which: Specialised Lending	643	206	43	4	32	28	66.49%	570	250	72	3	31	49	67.37%	535	258	99	2	25	67	67.69%
71		Corporates - Of Which: SME general corporates	1,285	814	157	8	89	96	61.29%	1,154	831	270	5	67	151	55.86%	1,090	805	361	4	47	195	54.00%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	10,476	771	352	53	98	202	57.58%	10,092	910	596	47	100	305	51.06%	9,813	943	843	40	87	405	48.02%
74	SLOVAKIA	Retail - Secured by residential estate property	9,147	567	218	40	65	93	42.84%	8,797	715	421	37	74	165	39.21%	8,539	761	632	31	68	240	37.91%
75		Retail - Qualifying Revolving	89	4	4	1	0	2	45.65%	85	6	5	0	0	2	47.99%	83	7	7	0	0	3	49.31%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	1,240	200	130	12	32	108	82.55%	1,211	189	171	10	25	137	80.34%	1,192	175	204	9	18	162	79.30%
78		Retail - Other Retail - Of Which: SME	211	74	21	3	7	11	50.03%	198	75	33	2	5	17	50.55%	194	71	42	2	4	21	50.75%
79		Retail - Other Retail - Of Which: non-SME	1,029	126	109	10	26	97	88.88%	1,013	114	138	8	20	121	87.50%	998	104	162	7	15	140	86.73%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	14,096	2,089	579	73	225	340	58.78%	13,502	2,269	993	61	202	530	53.33%	13,126	2,264	1,375	52	161	700	50.93%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	190	3	0	0	0	0	19.85%	184	9	0	0	0	0	19.41%	178	14	0	0	0	0	19.06%
90		Corporates	3,280	1,083	25	6	10	9	37.45%	3,151	1,186	52	4	11	19	37.05%	3,147	1,158	83	4	11	31	36.63%
91		Corporates - Of Which: Specialised Lending	36	12	0	0	1	0	28.11%	33	14	2	0	1	1	29.82%	30	15	4	0	1	1	29.88%
92		Corporates - Of Which: SME	0	0	0	0	0	0	36.07%	0	0	0	0	0	0	36.07%	0	0	0	0	0	0	35.90%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	17	1	0	0	0	0	18.52%	17	1	0	0	0	0	17.41%	17	1	0	0	0	0	16.66%
95		Retail - Secured by residential estate property	17	1	0	0	0	0	15.90%	17	1	0	0	0	0	15.75%	17	1	0	0	0	0	15.40%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	45.23%	0	0	0	0	0	0	44.23%	0	0	0	0	0	0	43.48%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	45.26%	0	0	0	0	0	0	44.25%	0	0	0	0	0	0	43.50%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	3,489	1,087	25	6	10	9	37.35%	3,353	1,196	52	4	11	19	36.92%	3,344	1,174	84	4	11	31	36.47%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	CROATIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	6	0	0	0	0	0	20.40%	6	0	0	0	0	0	20.41%	5	1	0	0	0	0	20.41%
111		Corporates	125	25	80	0	0	0	0.33%	113	37	82	0	0	1	0.94%	109	38	84	0	0	1	1.71%
112		Corporates - Of Which: Specialised Lending	13	1	0	0	0	0	31.49%	13	1	0	0	0	0	31.69%	12	2	1	0	0	0	31.45%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	1	0	0	0	0	0	32.00%	1	0	0	0	0	0	31.82%	1	0	0	0	0	0	31.49%
116		Retail - Secured by residential estate property	1	0	0	0	0	0	26.57%	1	0	0	0	0	0	26.21%	1	0	0	0	0	0	25.70%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	50.72%	0	0	0	0	0	0	48.65%	0	0	0	0	0	0	47.42%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	10.69%	0	0	0	0	0	0	11.90%	0	0	0	0	0	0	12.44%
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	79.51%	0	0	0	0	0	0	70.38%	0	0	0	0	0	0	64.87%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%	3	0	0	0	0	0	40.00%
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	135	26	80	0	0	0	0.38%	122	37	82	0	0	1	0.99%	118	39	84	0	0	1	1.77%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	858	46	0	0	0	0	24.75%	824	79	1	0	0	0	25.09%	816	86	2	0	0	0	25.42%
132		Corporates	2,051	751	22	3	10	5	22.39%	1,819	963	42	2	12	11	27.51%	1,875	881	69	2	12	20	29.57%
133		Corporates - Of Which: Specialised Lending	129	69	1	0	2	0	30.45%	100	95	3	0	2	1	30.68%	87	104	7	0	3	2	30.25%
134		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	38.95%	1	0	0	0	0	0	39.24%	1	0	0	0	0	0	39.09%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	30	2	1	0	0	0	46.83%	29	2	1	0	0	0	37.81%	29	2	2	0	0	1	31.89%
137		Retail - Secured by residential estate property	28	2	1	0	0	0	40.54%	28	2	1	0	0	0	31.73%	28	2	1	0	0	0	26.53%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	1	0	0	0	0	0	66.25%	1	0	0	0	0	0	63.24%	1	0	0	0	0	0	60.70%
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	37.40%	0	0	0	0	0	0	38.65%	0	0	0	0	0	0	39.09%
142		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	66.27%	1	0	0	0	0	0	63.28%	1	0	0	0	0	0	60.74%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	2,939	798	24	3	10	6	23.32%	2,673	1,045	44	3	12	12	27.74%	2,720	969	72	2	13	21	29.52%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	246	2	0	0	0	0	34.64%	243	4	0	0	0	0	34.63%	242	6	1	0	0	0	34.56%
153		Corporates	3,169	646	15	4	11	5	33.44%	2,904	888	38	3	13	12	32.33%	2,973	789	69	3	13	22	31.55%
154		Corporates - Of Which: Specialised Lending	320	83	5	1	5	1	27.29%	273	121	14	1	5	4	27.07%	250	130	28	1	6	7	26.68%
155		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	45.41%	1	1	0	0	0	0	45.03%	1	1	0	0	0	0	44.44%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	11	1	0	0	0	0	53.45%	11	1	0	0	0	0	44.87%	11	1	1	0	0	0	37.93%
158		Retail - Secured by residential estate property	10	0	0	0	0	0	47.90%	10	0	0	0	0	0	38.78%	10	0	0	0	0	0	32.04%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	1	0	0	0	0	0	67.86%	1	0	0	0	0	0	63.98%	1	0	0	0	0	0	60.35%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
163		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	89.59%	1	0	0	0	0	0	79.18%	1	0	0	0	0	0	71.03%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	3,426	649	15	4	11	5	33.85%	3,159	892	39	3	13	13	32.47%	3,225	795	70	3	13	22	31.62%

2025 EU-wide Stress Test: Credit risk IRB

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	13	1	0	0	0	0	21.58%	12	2	0	0	0	0	21.58%	12	2	0	0	0	0	21.58%
174		Corporates	136	19	1	0	0	0	44.89%	128	25	3	0	0	1	43.72%	120	31	5	0	0	2	43.13%
175		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	99.91%	0	0	0	0	0	0	99.82%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	4	0	0	0	0	0	35.19%	4	0	0	0	0	0	32.57%	4	0	0	0	0	0	30.83%
179		Retail - Secured by residential estate property	3	0	0	0	0	0	26.05%	3	0	0	0	0	0	25.80%	3	0	0	0	0	0	25.48%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	1	0	0	0	0	0	68.61%	1	0	0	0	0	0	59.77%	1	0	0	0	0	0	52.68%
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	13.67%	0	0	0	0	0	0	16.38%	0	0	0	0	0	0	18.27%
184		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	76.63%	1	0	0	0	0	0	63.60%	1	0	0	0	0	0	54.83%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		TOTAL	159	21	1	0	0	1	44.05%	150	28	3	0	0	1	43.00%	142	34	5	0	0	2	42.42%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SERBIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	0	0	0	0	0	0	28.23%	0	0	0	0	0	0	28.23%	0	0	0	0	0	0	28.23%
195		Corporates	106	223	12	1	7	5	38.75%	126	188	29	1	6	10	36.19%	131	165	46	1	4	16	34.79%
196		Corporates - Of Which: Specialised Lending	27	7	3	0	1	1	20.87%	25	7	5	0	0	1	20.99%	23	7	7	0	0	2	20.86%
197		Corporates - Of Which: SME general corporates	18	5	0	0	0	0	42.66%	14	9	0	0	0	0	42.71%	11	12	0	0	0	0	42.76%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199		Retail	25	1	1	0	0	0	40.40%	25	2	1	0	0	0	36.00%	25	1	1	0	0	0	33.96%
200		Retail - Secured by residential estate property	24	1	0	0	0	0	23.67%	24	1	1	0	0	0	24.33%	23	1	1	0	0	0	24.54%
201		Retail - Qualifying Revolving	0	0	0	0	0	0	38.81%	0	0	0	0	0	0	38.81%	0	0	0	0	0	0	38.81%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	1	0	0	0	0	0	90.18%	1	0	0	0	0	0	89.80%	1	0	0	0	0	0	89.59%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3.56%	0	0	0	0	0	0	4.27%	0	0	0	0	0	0	5.00%
205		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	96.90%	1	0	0	0	0	0	95.51%	1	0	0	0	0	0	94.72%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
210		TOTAL	134	225	13	1	7	5	38.83%	153	189	30	1	6	11	36.19%	158	167	48	1	5	17	34.77%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	188	6	0	0	0	0	25.14%	181	12	0	0	0	0	25.48%	179	14	0	0	0	0	25.72%
216		Corporates	2,793	1,911	78	13	50	26	33.12%	2,694	1,849	239	11	53	74	30.92%	2,629	1,741	412	10	52	126	30.49%
217		Corporates - Of Which: Specialised Lending	492	384	25	3	15	5	20.45%	441	363	97	2	16	21	21.50%	402	330	168	2	15	36	21.45%
218		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	48.33%	1	2	0	0	0	0	48.24%	1	1	0	0	0	0	47.86%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	135	8	2	0	0	0	27.27%	133	8	3	0	0	1	23.19%	132	8	5	0	0	1	21.15%
221		Retail - Secured by residential estate property	130	7	1	0	0	0	24.48%	128	8	3	0	0	1	20.77%	127	8	4	0	0	1	19.04%
222		Retail - Qualifying Revolving	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	5	1	0	0	0	0	43.28%	5	1	0	0	0	0	41.26%	5	0	0	0	0	0	40.13%
225		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	55.25%	1	0	0	0	0	0	51.70%	1	0	0	0	0	0	50.39%
226		Retail - Other Retail - Of Which: non-SME	4	1	0	0	0	0	43.21%	4	1	0	0	0	0	41.17%	4	0	0	0	0	0	39.99%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	3,125	1,924	80	13	51	26	32.99%	3,018	1,869	242	12	53	75	30.81%	2,948	1,763	418	10	52	127	30.37%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Intesa Sanpaolo S.p.A.	Central banks	40,454	3	3,210	0	37,860	2,149	4	8	13	1	24.61%
2		Central governments	181,874	5	14,961	7	121,517	10,208	9	17	18	3	38.90%
3		Regional governments or local authorities	1,920	0	284	0	1,149	63	0	2	1	0	98.46%
4		Public sector entities	1,462	0	291	0	1,301	44	5	6	0	5	99.53%
5		Multilateral Development Banks	2,253	0	0	0	1,865	3	0	0	0	0	0.00%
6		International Organisations	4,853	0	0	0	2,560	0	0	0	0	0	0.00%
7		Institutions	15,420	17	4,051	17	6,432	415	31	1	2	13	43.55%
8		Corporates	25,618	249	18,473	285	19,415	3,704	803	88	138	653	81.37%
9		of which: Other - SME	2,796	74	2,288	85	2,248	555	235	31	37	195	82.86%
10		of which: Specialised Lending	878	0	889	0	778	128	0	5	15	0	0.00%
11		Retail	13,722	48	9,141	53	12,353	1,331	168	102	107	121	72.09%
12		of which: SME	3,454	10	2,228	11	3,017	528	52	42	63	41	80.34%
13		Secured by mortgages on immovable property and ADC exposures	10,370	155	5,106	158	9,303	1,298	366	46	80	212	57.96%
14		of which: Residential immovable property	7,061	27	2,478	22	6,600	535	46	29	51	18	39.35%
15		of which: Commercial immovable property	2,673	128	1,773	135	2,291	527	321	15	24	194	60.62%
16		of which: Land, acquisition, development and construction exposures (ADC)	636	0	855	0	412	237	0	2	5	0	0.00%
17		Subordinated debt exposures	60	0	90	0	60	0	0	0	0	0	0.00%
18		Covered bonds	3,998	0	751	0	219	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	5,424	53	8,743	93	967	0	0	58	0	0	0.00%
21		Equity	746	0	891	0	373	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	18,188	0	12,954	0	18,314	32	0	162	2	0	95.15%
24		TOTAL	**326,361**	**531**	**78,946**	**613**	**233,688**	**19,248**	**1,387**	**489**	**361**	**1,011**	**72.85%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	ITALY	Central banks	21,412	0	199	0	21,412	0	0	0	0	0	0.00%
26		Central governments	101,459	2	11,433	3	84,633	9,012	2	10	13	1	23.31%
27		Regional governments or local authorities	135	0	27	0	135	0	0	0	0	0	98.90%
28		Public sector entities	64	0	13	0	18	13	2	0	0	2	98.98%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	3,235	0	2,024	0	2,068	47	2	0	1	2	99.91%
32		Corporates	5,402	48	4,736	56	3,298	1,206	149	8	15	102	68.53%
33		of which: Other - SME	623	18	509	22	369	240	92	5	8	74	80.90%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	5,631	25	3,359	31	5,192	395	99	8	7	74	75.02%
36		of which: SME	161	5	92	5	117	42	28	1	2	23	84.04%
37		Secured by mortgages on immovable property and ADC exposures	1,910	127	1,041	136	1,560	367	317	4	10	191	60.11%
38		of which: Residential immovable property	940	9	266	10	923	20	15	3	1	5	35.12%
39		of which: Commercial immovable property	675	118	348	126	530	153	303	2	9	186	61.33%
40		of which: Land, acquisition, development and construction exposures (ADC)	295	0	426	0	107	194	0	0	0	0	0.00%
41		Subordinated debt exposures	10	0	16	0	10	0	0	0	0	0	0.00%
42		Covered bonds	1,375	0	341	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	3,265	51	4,626	89	530	0	0	58	0	0	0.00%
45		Equity	730	0	852	0	7	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	15,009	0	11,325	0	15,009	1	0	0	0	0	36.95%
48		TOTAL	**159,636**	**253**	**39,991**	**316**	**133,871**	**11,040**	**572**	**89**	**45**	**372**	**65.04%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED STATES	Central banks	4,409	0	3	0	4,404	0	0	0	0	0	0.00%
50		Central governments	12,065	0	22	0	3,149	0	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	14	0	0	0	14	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	802	0	157	0	257	313	0	0	0	0	0.00%
56		Corporates	2,570	0	1,001	0	2,106	249	0	0	0	0	76.48%
57		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	3	0	40	0	3	0	0	0	0	0	11.07%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	6	0	6	0	6	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	6	0	6	0	6	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	476	2	1,063	3	29	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	6	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	14	0	13	0	14	0	0	0	0	0	0.00%
72		TOTAL	**20,359**	**2**	**2,305**	**3**	**9,989**	**562**	**0**	**0**	**0**	**0**	**75.40%**

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	977	0	54	0	977	0	0	0	0	0	0.00%
74		Central governments	1,678	0	170	0	884	0	0	0	0	0	0.00%
75		Regional governments or local authorities	209	0	42	0	196	18	0	1	1	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	13	0	7	0	14	0	0	0	0	0	0.00%
80		Corporates	650	18	572	20	521	138	42	1	4	23	55.74%
81		of which: Other - SME	310	17	232	18	196	121	36	1	3	19	53.88%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	357	0	233	0	264	105	0	2	9	0	76.83%
84		of which: SME	356	0	233	0	263	105	0	2	9	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	21	0	8	0	14	9	0	0	1	0	0.00%
86		of which: Residential immovable property	21	0	8	0	14	9	0	0	1	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	144	0	15	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	19	0	16	0	19	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	522	0	248	0	617	0	0	95	0	0	0.00%
96		**TOTAL**	**4,591**	**18**	**1,365**	**20**	**3,506**	**269**	**42**	**100**	**14**	**23**	**55.74%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	5,539	0	32	0	5,539	0	0	0	0	0	0.00%
98		Central governments	176	0	49	0	20	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	167	0	0	0	33	3	0	0	0	0	0.00%
102		International Organisations	530	0	0	0	178	0	0	0	0	0	0.00%
103		Institutions	497	0	103	0	496	1	0	0	0	0	0.00%
104		Corporates	4,049	0	1,914	0	3,330	800	0	1	1	0	21.68%
105		of which: Other - SME	15	0	15	0	15	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	7	0	5	0	6	1	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	58	0	34	0	2	57	0	0	0	0	0.00%
110		of which: Residential immovable property	1	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	58	0	34	0	2	56	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	855	0	1,319	0	346	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	2	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	255	0	253	0	255	0	0	0	0	0	0.00%
120		**TOTAL**	**12,132**	**0**	**3,709**	**0**	**10,205**	**861**	**0**	**1**	**1**	**0**	**21.68%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	CROATIA	Central banks	7	0	4	0	7	0	0	0	0	0	0.00%
122		Central governments	4,105	0	57	0	3,520	101	0	0	0	0	0.00%
123		Regional governments or local authorities	252	0	50	0	215	40	0	0	0	0	0.00%
124		Public sector entities	307	0	26	0	303	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	34	0	15	0	28	0	0	0	0	0	0.00%
128		Corporates	2,216	100	2,004	106	2,033	188	208	13	8	208	100.00%
129		of which: Other - SME	356	31	291	37	330	37	64	3	1	64	100.00%
130		of which: Specialised Lending	435	0	384	0	438	0	0	2	0	0	0.00%
131		Retail	3,023	8	2,168	6	2,598	336	9	21	15	1	7.48%
132		of which: SME	321	0	187	0	298	55	0	3	3	0	9.43%
133		Secured by mortgages on immovable property and ADC exposures	3,784	10	2,155	4	3,526	306	11	17	21	1	8.12%
134		of which: Residential immovable property	2,681	10	1,052	4	2,545	157	11	11	11	1	8.15%
135		of which: Commercial immovable property	784	0	706	0	697	106	0	4	5	0	0.36%
136		of which: Land, acquisition, development and construction exposures (ADC)	320	0	397	0	284	42	0	2	5	0	0.00%
137		Subordinated debt exposures	50	0	75	0	50	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	883	0	329	0	897	0	0	13	0	0	0.00%
144		**TOTAL**	**14,660**	**119**	**6,884**	**116**	**13,177**	**970**	**228**	**66**	**44**	**210**	**92.03%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	122	0	5	0	122	0	0	0	0	0	0.00%
146		Central governments	10,325	0	0	0	5,948	225	0	0	0	0	0.00%
147		Regional governments or local authorities	321	0	0	0	208	0	0	0	0	0	0.00%
148		Public sector entities	523	0	32	0	135	1	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	3,035	17	337	17	650	0	29	0	0	12	39.69%
152		Corporates	1,018	0	512	0	624	67	0	0	2	0	100.00%
153		of which: Other - SME	25	0	17	0	25	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	28	0	24	0	28	0	0	0	0	0	72.23%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	8.26%
157		Secured by mortgages on immovable property and ADC exposures	122	0	43	0	126	0	0	3	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	122	0	43	0	125	0	0	3	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	665	0	86	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	78	0	127	0	8	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	2	0	2	0	2	0	0	0	0	0	0.00%
168		**TOTAL**	**16,239**	**17**	**1,168**	**17**	**7,851**	**294**	**29**	**4**	**2**	**12**	**39.71%**

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	SPAIN	Central banks	3	0	0	0	3	0	0	0	0	0	0.00%
170		Central governments	17,295	0	10	0	7,434	1	0	1	0	0	0.00%
171		Regional governments or local authorities	224	0	0	0	2	0	0	0	0	0	0.00%
172		Public sector entities	47	0	9	0	18	29	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	214	0	122	0	185	0	0	0	0	0	0.00%
176		Corporates	68	0	55	0	63	0	0	0	0	0	65.47%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	30	0	22	0	35	0	0	0	0	0	0.00%
179		Retail	12	0	9	0	12	0	0	0	0	0	40.85%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	8	0	3	0	8	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	8	0	3	0	8	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	228	0	24	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	46	0	114	0	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
190		Securitisation											
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	**18,146**	**0**	**346**	**0**	**7,724**	**30**	**0**	**1**	**0**	**0**	**42.19%**

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
193	HUNGARY	Central banks	1,971	0	0	0	1,509	0	0	1	0	0	0.00%
194		Central governments	2,273	0	18	0	2,025	128	0	0	1	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	4	0	1	0	361	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	254	0	128	0	251	0	0	0	0	0	0.00%
200		Corporates	1,517	8	1,430	8	1,367	210	33	15	18	25	76.31%
201		of which: Other - SME	320	1	260	1	244	94	8	9	7	7	83.32%
202		of which: Specialised Lending	133	0	153	0	87	52	0	1	7	0	0.00%
203		Retail	512	7	365	8	404	130	19	7	23	12	62.57%
204		of which: SME	121	3	69	3	100	28	6	4	4	4	57.16%
205		Secured by mortgages on immovable property and ADC exposures	1,336	12	476	12	1,056	338	23	7	24	12	50.65%
206		of which: Residential immovable property	1,081	5	262	5	900	205	10	4	19	5	48.10%
207		of which: Commercial immovable property	255	6	214	6	156	134	13	3	5	7	52.67%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	219	0	51	0	219	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	6	0	16	0	10	0	0	0	0	0	0.00%
214		Securitisation											
215		Other exposures	184	0	126	0	184	0	0	0	0	0	0.00%
216		TOTAL	**8,276**	**27**	**2,611**	**27**	**7,386**	**807**	**75**	**30**	**66**	**49**	**64.85%**

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
217	SERBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
218		Central governments	3,136	0	609	0	2,122	2	0	3	0	0	54.52%
219		Regional governments or local authorities	129	0	132	0	129	0	0	1	0	0	0.00%
220		Public sector entities	1	0	1	0	1	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
224		Corporates	1,541	43	1,487	46	1,191	223	143	4	24	101	70.70%
225		of which: Other - SME	112	0	100	0	113	0	0	0	0	0	0.00%
226		of which: Specialised Lending	73	0	95	0	62	13	0	0	1	0	0.00%
227		Retail	2,146	0	1,487	0	1,901	249	0	21	31	0	77.97%
228		of which: SME	1,911	0	1,299	0	1,691	243	0	17	30	0	81.51%
229		Secured by mortgages on immovable property and ADC exposures	1,458	0	584	0	1,403	143	0	7	12	0	48.31%
230		of which: Residential immovable property	1,176	0	434	0	1,086	103	0	6	11	0	48.31%
231		of which: Commercial immovable property	282	0	150	0	317	39	0	1	1	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
237		Equity	2	0	5	0	2	0	0	0	0	0	0.00%
238		Securitisation											
239		Other exposures	485	0	98	0	484	0	0	3	0	0	0.00%
240		TOTAL	**8,897**	**43**	**4,401**	**46**	**7,233**	**616**	**143**	**38**	**67**	**101**	**70.71%**

RowNum		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated										
			31/12/2024*										
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
241	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
242		Central governments	987	0	1	0	5	25	0	0	0	0	0.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	10	0	0	0	10	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247		Institutions	1,809	0	94	0	99	2	0	0	0	0	0.00%
248		Corporates	623	0	383	0	568	9	0	1	0	0	100.00%
249		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
250		of which: Specialised Lending	101	0	132	0	105	0	0	0	0	0	0.00%
251		Retail	33	0	25	0	32	0	0	0	0	0	31.64%
252		of which: SME	0	0	0	0	0	0	0	0	0	0	51.83%
253		Secured by mortgages on immovable property and ADC exposures	3	0	1	0	2	0	0	0	0	0	0.00%
254		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
255		of which: Commercial immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258		Covered bonds	134	0	13	0	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	100	0	240	0	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	8	0	0	0	0	0	0.00%
262		Securitisation											
263		Other exposures	3	0	3	0	3	0	0	0	0	0	0.00%
264		TOTAL	**3,702**	**0**	**761**	**0**	**728**	**36**	**0**	**1**	**0**	**0**	**87.76%**

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
1	Intesa Sanpaolo S.p.A.	Central banks	37,860	2,149	4	0	0	1	24.61%	37,860	2,149	4	0	0	1	24.61%	37,860	2,149	4	0	0	1	24.62%
2		Central governments	118,814	12,436	484	176	89	194	40.07%	116,634	14,124	976	179	83	391	40.03%	114,834	15,417	1,482	177	72	593	40.02%
3		Regional governments or local authorities	1,130	80	3	1	0	1	50.83%	1,113	94	5	1	0	2	45.80%	1,098	107	7	1	0	3	43.97%
4		Public sector entities	1,262	75	13	2	1	7	55.33%	1,229	99	22	2	2	9	41.93%	1,197	121	32	2	2	12	35.82%
5		Multilateral Development Banks	1,862	5	1	0	0	0	38.50%	1,859	6	2	0	0	1	38.48%	1,858	7	3	0	0	1	38.46%
6		International Organisations	2,554	6	0	0	0	0	48.00%	2,505	54	1	0	0	0	48.00%	2,441	118	1	0	0	1	48.00%
7		Institutions	6,451	359	68	3	7	25	36.18%	6,524	268	86	3	1	29	33.90%	6,516	260	103	3	1	33	32.27%
8		Corporates	19,542	3,217	1,163	76	96	804	69.15%	19,020	3,399	1,503	67	89	941	62.63%	18,580	3,518	1,824	65	73	1,069	58.59%
9		of which: Other - SME	2,077	637	324	14	31	229	70.70%	1,979	649	410	12	27	262	63.76%	1,895	653	490	11	22	292	59.51%
10		of which: Specialised Lending	756	106	44	5	7	14	31.14%	706	126	74	4	7	22	29.93%	659	146	102	4	7	30	29.35%
11		Retail	11,945	1,532	375	30	71	192	51.19%	11,752	1,532	568	27	62	262	46.03%	11,633	1,477	742	27	50	327	44.04%
12		of which: SME	2,829	647	121	12	38	74	61.63%	2,742	665	190	10	33	108	57.06%	2,690	652	255	10	26	140	55.03%
13		Secured by mortgages on immovable property and ADC exposures	9,039	1,476	453	10	69	238	52.47%	8,914	1,486	568	9	60	274	48.18%	8,784	1,506	678	9	55	308	45.37%
14		of which: Residential immovable property	6,275	807	99	5	53	33	33.71%	6,207	796	178	5	46	58	32.75%	6,121	807	253	5	43	81	32.10%
15		of which: Commercial immovable property	2,269	518	352	4	13	203	57.84%	2,223	533	384	3	11	213	55.45%	2,189	536	415	3	9	222	53.51%
16		of which: Land, acquisition, development and construction exposures (ADC)	495	150	3	1	3	1	40.56%	484	158	7	1	3	3	41.79%	474	164	11	1	3	5	43.12%
17		Subordinated debt exposures	58	2	0	0	0	0	28.01%	56	5	0	0	0	0	28.01%	53	7	0	0	0	0	28.01%
18		Covered bonds	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	954	7	7	3	0	3	40.00%	941	13	13	3	0	5	40.00%	928	19	20	3	0	8	40.00%
21		Equity	366	5	3	1	0	1	40.00%	359	9	6	1	0	2	40.00%	352	13	9	1	0	4	40.00%
22		Securitisation																					
23		Other exposures	17,904	394	48	19	1	19	40.07%	17,772	478	97	19	1	39	39.96%	17,699	503	144	18	1	58	39.91%
24		TOTAL	229,960	21,741	2,623	320	336	1,486	56.65%	226,757	23,715	3,851	311	298	1,956	50.80%	224,051	25,221	5,051	305	255	2,417	47.84%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
25	ITALY	Central banks	21,412	0	0	0	0	0	0.00%	21,412	0	0	0	0	0	0.00%	21,412	0	0	0	0	0	0.00%
26		Central governments	82,933	10,281	434	158	84	173	40.00%	81,592	11,178	878	161	78	351	40.00%	80,508	11,804	1,336	159	66	534	40.00%
27		Regional governments or local authorities	134	1	1	0	0	1	65.29%	132	2	2	0	0	1	55.93%	131	2	2	0	0	1	51.53%
28		Public sector entities	19	11	3	0	0	3	89.79%	20	10	3	0	0	3	84.77%	21	8	3	0	0	3	81.31%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	2,058	49	10	1	1	5	45.26%	2,046	53	18	1	1	7	40.03%	2,036	56	24	1	1	9	38.01%
32		Corporates	3,393	1,068	192	3	7	115	59.72%	3,384	1,045	225	3	6	123	54.82%	3,370	1,031	253	3	5	130	51.51%
33		of which: Other - SME	368	216	117	2	3	83	70.60%	369	198	134	2	2	88	65.64%	368	186	147	2	2	92	62.43%
34		of which: Specialised Lending	0	0	0	0	0	0	18.69%	0	0	0	0	0	0	25.43%	0	0	0	0	0	0	29.97%
35		Retail	5,102	409	174	3	4	83	47.63%	5,081	373	231	3	3	89	38.67%	5,080	330	275	3	3	95	34.48%
36		of which: SME	115	37	36	1	1	25	71.39%	113	33	41	0	1	27	66.30%	112	31	44	0	1	28	63.21%
37		Secured by mortgages on immovable property and ADC exposures	1,703	214	328	1	2	193	58.96%	1,700	207	337	1	2	196	58.00%	1,699	201	345	1	2	197	57.21%
38		of which: Residential immovable property	924	17	16	0	0	5	34.37%	923	17	17	0	0	6	33.07%	922	17	19	0	0	6	31.84%
39		of which: Commercial immovable property	579	95	310	1	1	187	60.39%	579	89	317	1	1	189	59.66%	579	84	322	1	1	190	59.07%
40		of which: Land, acquisition, development and construction exposures (ADC)	199	101	2	0	0	0	29.21%	198	100	3	0	0	1	27.73%	197	100	4	0	0	1	27.27%
41		Subordinated debt exposures	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	522	4	4	2	0	2	40.00%	514	8	8	2	0	3	40.00%	507	11	12	1	0	5	40.00%
45		Equity	7	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
46		Securitisation																					
47		Other exposures	14,592	372	45	18	0	18	39.99%	14,471	448	90	17	0	36	39.88%	14,411	463	135	17	0	54	39.83%
48		TOTAL	131,884	12,409	1,191	187	98	592	49.71%	130,369	13,323	1,791	188	90	809	45.17%	129,192	13,907	2,385	186	77	1,028	43.12%

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
49	UNITED STATES	Central banks	4,404	0	0	0	0	0	0.00%	4,404	0	0	0	0	0	0.00%	4,404	0	0	0	0	0	0.00%
50		Central governments	2,681	468	0	0	0	0	40.00%	2,285	863	1	0	0	0	40.00%	1,950	1,198	1	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	62.19%	0	0	0	0	0	0	62.19%	0	0	0	0	0	0	62.19%
53		Multilateral Development Banks	14	0	0	0	0	0	20.58%	14	0	0	0	0	0	20.58%	14	0	0	0	0	0	20.58%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	309	241	20	0	6	7	33.35%	420	129	21	0	0	7	32.72%	451	96	22	0	0	7	31.90%
56		Corporates	2,018	306	32	9	1	11	34.26%	1,957	332	67	9	1	23	34.16%	1,908	345	102	8	1	35	34.11%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	3	0	0	0	0	0	33.22%	3	0	0	0	0	0	33.59%	3	0	0	0	0	0	33.75%
60		of which: SME	0	0	0	0	0	0	51.45%	0	0	0	0	0	0	51.33%	0	0	0	0	0	0	51.28%
61		Secured by mortgages on immovable property and ADC exposures	6	0	0	0	0	0	14.21%	6	1	0	0	0	0	13.04%	5	1	0	0	0	0	13.09%
62		of which: Residential immovable property	0	0	0	0	0	0	22.15%	0	0	0	0	0	0	16.58%	0	0	0	0	0	0	16.61%
63		of which: Commercial immovable property	6	0	0	0	0	0	6.99%	6	1	0	0	0	0	6.99%	5	1	0	0	0	0	6.99%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	29	0	0	0	0	0	40.00%	28	1	1	0	0	0	40.00%	27	1	1	0	0	0	40.00%
69		Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
70		Securitisation																					
71		Other exposures	14	0	0	0	0	0	40.00%	14	0	0	0	0	0	40.00%	14	0	0	0	0	0	40.00%
72		TOTAL	9,484	1,015	52	10	7	18	33.98%	9,136	1,325	89	9	1	30	33.90%	8,782	1,642	127	9	1	43	33.80%

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	977	0	0	0	0	0	0.00%	977	0	0	0	0	0	0.00%	977	0	0	0	0	0	0.00%
74		Central governments	875	8	1	0	0	0	40.00%	867	16	1	0	0	1	40.00%	858	23	2	0	0	1	40.00%
75		Regional governments or local authorities	194	20	0	0	0	0	40.00%	192	21	0	0	0	0	40.00%	191	22	1	0	0	0	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	14	0	0	0	0	0	26.98%	14	0	0	0	0	0	26.98%	14	0	0	0	0	0	26.98%
80		Corporates	486	162	52	1	5	26	50.08%	471	167	62	1	4	29	46.33%	461	167	72	1	3	32	43.69%
81		of which: Other - SME	194	114	46	0	5	22	48.29%	189	110	54	0	4	24	44.74%	184	106	63	0	3	27	42.27%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	275	85	8	1	3	3	32.74%	275	78	15	1	3	5	32.65%	271	75	22	1	2	7	32.60%
84		of which: SME	274	85	8	1	3	3	32.73%	274	78	15	1	3	5	32.65%	270	75	22	1	2	7	32.60%
85		Secured by mortgages on immovable property and ADC exposures	16	6	1	0	0	0	24.55%	16	5	1	0	0	0	25.26%	16	5	1	0	0	0	25.45%
86		of which: Residential immovable property	16	6	1	0	0	0	24.55%	16	5	1	0	0	0	25.26%	16	5	1	0	0	0	25.45%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	19	0	0	0	0	0	40.36%	19	0	0	0	0	0	40.36%	19	0	0	0	0	0	40.36%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	617	0	0	0	0	0	40.00%	616	1	1	0	0	0	40.00%	616	1	1	0	0	0	40.00%
96		TOTAL	**3,473**	**282**	**62**	**2**	**9**	**29**	**47.41%**	**3,447**	**289**	**81**	**2**	**7**	**35**	**43.30%**	**3,423**	**294**	**99**	**2**	**6**	**41**	**40.83%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	5,539	0	0	0	0	0	0.00%	5,539	0	0	0	0	0	0.00%	5,539	0	0	0	0	0	0.00%
98		Central governments	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	33	2	0	0	0	0	15.91%	33	2	0	0	0	0	15.61%	33	2	0	0	0	0	15.17%
102		International Organisations	178	0	0	0	0	0	48.00%	177	2	0	0	0	0	48.00%	175	4	0	0	0	0	48.00%
103		Institutions	489	7	0	0	0	0	22.27%	486	10	0	0	0	0	23.76%	482	15	0	0	0	0	23.99%
104		Corporates	3,925	182	23	6	0	8	32.81%	3,864	223	42	5	0	14	32.83%	3,811	260	59	5	0	19	32.82%
105		of which: Other - SME	13	3	0	0	0	0	34.34%	10	5	0	0	0	0	34.34%	8	7	0	0	0	0	34.34%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	6	1	0	0	0	0	24.65%	6	1	0	0	0	0	24.76%	6	1	0	0	0	0	24.84%
108		of which: SME	0	0	0	0	0	0	10.76%	0	0	0	0	0	0	11.50%	0	0	0	0	0	0	12.15%
109		Secured by mortgages on immovable property and ADC exposures	2	56	0	0	0	0	26.71%	2	56	0	0	0	0	26.63%	2	56	0	0	0	0	26.61%
110		of which: Residential immovable property	0	0	0	0	0	0	20.31%	0	0	0	0	0	0	19.49%	0	0	0	0	0	0	19.25%
111		of which: Commercial immovable property	2	56	0	0	0	0	27.13%	2	56	0	0	0	0	27.13%	2	56	0	0	0	0	27.14%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	342	2	2	1	0	1	40.00%	338	4	4	1	0	2	40.00%	335	6	6	1	0	2	40.00%
117		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
118		Securitisation																					
119		Other exposures	243	11	1	1	1	1	40.00%	232	20	3	1	0	1	39.83%	223	27	4	0	0	2	39.69%
120		TOTAL	**10,777**	**262**	**26**	**7**	**1**	**9**	**33.65%**	**10,699**	**318**	**50**	**6**	**1**	**17**	**33.70%**	**10,626**	**370**	**70**	**6**	**1**	**24**	**33.73%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	CROATIA	Central banks	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%
122		Central governments	3,395	223	4	2	0	1	40.00%	3,294	318	9	2	0	3	40.00%	3,214	394	14	2	0	5	40.00%
123		Regional governments or local authorities	210	44	0	0	0	0	40.00%	205	49	1	0	0	0	40.00%	201	53	1	0	0	0	40.00%
124		Public sector entities	295	6	2	1	0	1	28.32%	288	9	6	1	0	2	25.01%	282	11	10	1	0	2	23.38%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	27	1	0	0	0	0	21.20%	26	2	0	0	0	0	21.17%	26	2	0	0	0	0	21.13%
128		Corporates	1,932	215	282	10	27	234	83.00%	1,837	234	359	9	25	261	72.83%	1,753	245	431	8	20	287	66.59%
129		of which: Other - SME	296	42	92	5	10	74	79.93%	266	41	123	4	9	85	68.97%	241	38	151	4	7	95	62.76%
130		of which: Specialised Lending	404	20	14	3	1	4	25.60%	373	39	27	3	2	7	25.58%	344	55	39	2	2	10	25.57%
131		Retail	2,513	378	51	10	19	19	36.75%	2,451	395	96	11	18	38	39.65%	2,397	401	144	10	15	59	40.73%
132		of which: SME	288	63	2	0	2	1	44.49%	283	66	4	0	1	2	47.85%	281	66	6	0	1	3	48.95%
133		Secured by mortgages on immovable property and ADC exposures	3,440	371	32	3	11	6	18.60%	3,388	394	61	3	11	14	22.99%	3,334	421	88	3	10	22	24.40%
134		of which: Residential immovable property	2,481	204	28	2	7	4	15.98%	2,459	204	50	2	7	10	20.10%	2,434	209	71	2	6	15	21.14%
135		of which: Commercial immovable property	684	117	3	1	2	1	26.49%	663	134	7	1	2	2	27.56%	644	148	11	1	2	3	28.46%
136		of which: Land, acquisition, development and construction exposures (ADC)	275	49	2	1	2	1	53.37%	265	57	4	1	3	2	53.82%	256	64	6	1	2	3	54.20%
137		Subordinated debt exposures	47	2	0	0	0	0	27.04%	45	5	0	0	0	0	27.04%	43	7	0	0	0	0	27.04%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	896	0	0	0	0	0	52.35%	895	1	1	0	0	0	52.35%	894	1	1	0	0	1	52.35%
144		TOTAL	**12,762**	**1,241**	**372**	**26**	**58**	**262**	**70.26%**	**12,436**	**1,406**	**533**	**25**	**54**	**319**	**59.96%**	**12,150**	**1,535**	**690**	**24**	**46**	**376**	**54.52%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	122	0	0	0	0	0	0.00%	122	0	0	0	0	0	0.00%	122	0	0	0	0	0	0.00%
146		Central governments	5,819	352	2	1	0	1	40.00%	5,744	426	3	1	0	1	40.00%	5,701	468	5	1	0	2	40.00%
147		Regional governments or local authorities	207	1	0	0	0	0	40.00%	206	2	0	0	0	0	40.00%	205	2	0	0	0	0	40.00%
148		Public sector entities	133	4	0	0	0	0	39.17%	131	5	0	0	0	0	41.84%	128	8	0	0	0	0	43.26%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	649	1	29	0	0	12	39.61%	647	3	29	0	0	12	39.50%	645	4	30	0	0	12	39.39%
152		Corporates	599	90	2	0	0	1	33.37%	592	96	3	0	0	1	33.38%	592	95	5	0	0	2	33.40%
153		of which: Other - SME	23	2	0	0	0	0	39.52%	22	3	0	0	0	0	39.57%	22	3	1	0	0	0	39.60%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	24	5	0	0	0	0	29.30%	24	4	0	0	0	0	27.23%	25	3	1	0	0	0	26.69%
156		of which: SME	0	0	0	0	0	0	22.16%	0	0	0	0	0	0	25.56%	0	0	0	0	0	0	27.06%
157		Secured by mortgages on immovable property and ADC exposures	125	0	0	0	0	0	42.57%	125	0	0	0	0	0	42.57%	125	0	0	0	0	0	42.57%
158		of which: Residential immovable property	0	0	0	0	0	0	13.45%	0	0	0	0	0	0	13.53%	0	0	0	0	0	0	13.60%
159		of which: Commercial immovable property	125	0	0	0	0	0	42.66%	125	0	0	0	0	0	42.66%	125	0	0	0	0	0	42.66%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
168		TOTAL	**7,688**	**453**	**33**	**1**	**0**	**13**	**39.26%**	**7,602**	**536**	**36**	**1**	**0**	**14**	**38.90%**	**7,553**	**581**	**40**	**1**	**0**	**16**	**38.62%**

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
170		Central governments	7,350	74	10	4	0	4	40.00%	7,266	147	21	5	0	8	40.00%	7,182	219	33	5	1	13	40.00%
171		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
172		Public sector entities	17	30	0	0	0	0	20.95%	16	31	1	0	0	0	20.96%	15	31	1	0	0	0	20.96%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	182	2	0	0	0	0	10.15%	180	4	0	0	0	0	10.01%	178	7	0	0	0	0	9.88%
176		Corporates	57	4	1	0	0	0	41.00%	53	7	3	0	0	1	39.10%	49	10	4	0	0	2	37.60%
177		of which: Other - SME	0	0	0	0	0	0	20.29%	0	0	0	0	0	0	20.37%	0	0	0	0	0	0	20.45%
178		of which: Specialised Lending	32	3	1	0	0	0	17.75%	29	5	2	0	0	0	17.76%	26	6	3	0	0	0	17.79%
179		Retail	10	1	0	0	0	0	37.76%	10	2	0	0	0	0	33.98%	9	2	0	0	0	0	31.88%
180		of which: SME	0	0	0	0	0	0	30.35%	0	0	0	0	0	0	30.35%	0	0	0	0	0	0	30.35%
181		Secured by mortgages on immovable property and ADC exposures	8	0	0	0	0	0	38.33%	8	0	0	0	0	0	38.41%	8	0	0	0	0	0	38.46%
182		of which: Residential immovable property	0	0	0	0	0	0	9.04%	0	0	0	0	0	0	9.13%	0	0	0	0	0	0	9.21%
183		of which: Commercial immovable property	8	0	0	0	0	0	39.55%	8	0	0	0	0	0	39.55%	8	0	0	0	0	0	39.55%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	15.00%	0	0	0	0	0	0	15.39%	0	0	0	0	0	0	15.79%
192		TOTAL	7,630	112	12	5	0	5	39.35%	7,537	192	25	5	1	10	39.08%	7,446	269	39	5	1	15	38.89%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	HUNGARY	Central banks	1,509	0	0	0	0	0	0.00%	1,509	0	0	0	0	0	0.00%	1,509	0	0	0	0	0	0.00%
194		Central governments	1,967	178	8	3	1	3	40.00%	1,928	210	16	3	1	6	40.00%	1,901	229	23	3	1	9	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	348	12	1	0	0	0	22.90%	337	23	2	0	1	0	25.01%	326	32	3	0	1	1	26.78%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	251	0	0	0	0	0	18.51%	251	0	0	0	0	0	18.44%	250	0	1	0	0	0	18.37%
200		Corporates	1,314	242	53	3	15	33	62.87%	1,263	271	75	3	15	42	56.69%	1,223	288	99	3	12	52	53.00%
201		of which: Other - SME	232	101	13	1	3	8	65.89%	222	105	18	1	3	10	57.09%	214	108	24	1	2	13	52.09%
202		of which: Specialised Lending	102	28	9	1	4	4	39.92%	100	25	15	1	3	6	40.27%	95	24	20	1	3	8	40.46%
203		Retail	417	97	39	1	11	22	55.37%	415	83	55	1	8	29	52.92%	408	76	69	1	6	35	51.49%
204		of which: SME	94	31	9	0	2	5	50.08%	89	33	13	0	2	6	46.11%	85	33	17	0	1	7	43.78%
205		Secured by mortgages on immovable property and ADC exposures	1,074	297	46	1	18	20	42.74%	1,080	272	66	1	15	27	40.08%	1,076	256	85	1	12	33	38.67%
206		of which: Residential immovable property	904	187	23	1	13	10	41.32%	904	174	36	1	11	14	39.12%	901	165	48	1	9	18	37.92%
207		of which: Commercial immovable property	170	110	23	0	5	10	44.20%	175	97	30	0	4	12	41.22%	175	91	37	0	3	15	39.64%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
214		Securitisation																					
215		Other exposures	183	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%
216		TOTAL	7,293	828	147	8	45	78	53.06%	7,194	859	214	8	39	105	49.00%	7,106	882	280	8	32	131	46.83%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	SERBIA	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
218		Central governments	2,105	11	8	3	0	3	40.00%	2,092	16	15	3	0	6	40.00%	2,081	20	23	3	0	9	40.00%
219		Regional governments or local authorities	125	4	0	0	0	0	40.00%	120	8	1	0	0	0	40.00%	116	12	1	0	0	1	40.00%
220		Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	99.98%	0	0	0	0	0	0	99.96%
224		Corporates	1,158	236	163	1	12	113	69.40%	1,133	244	180	1	10	122	68.19%	1,113	250	194	1	7	131	67.33%
225		of which: Other - SME	92	21	0	0	0	0	21.17%	76	37	0	0	0	0	21.17%	62	50	0	0	0	0	21.17%
226		of which: Specialised Lending	59	16	0	0	0	0	49.00%	56	18	1	0	0	0	49.14%	54	19	1	0	0	1	49.24%
227		Retail	1,737	380	33	7	24	19	57.53%	1,675	406	69	6	21	40	57.29%	1,648	400	102	5	17	58	57.24%
228		of which: SME	1,546	357	30	6	23	18	58.24%	1,491	380	63	5	20	37	58.21%	1,466	374	94	5	16	54	58.20%
229		Secured by mortgages on immovable property and ADC exposures	1,196	335	14	2	16	4	30.93%	1,127	381	38	2	18	12	31.74%	1,092	390	64	2	17	21	32.00%
230		of which: Residential immovable property	929	250	10	1	14	3	31.25%	876	284	29	1	16	9	31.55%	847	291	51	1	15	16	31.65%
231		of which: Commercial immovable property	267	86	4	0	2	1	30.04%	251	97	8	0	2	3	32.40%	245	98	13	0	2	4	33.36%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
238		Securitisation																					
239		Other exposures	481	3	0	0	0	0	34.56%	478	5	1	0	0	0	34.56%	475	8	1	0	0	0	34.56%
240		TOTAL	6,805	968	218	13	52	140	63.95%	6,628	1,061	303	12	49	181	59.59%	6,526	1,080	386	11	40	220	56.97%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	UNITED KINGDOM	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
242		Central governments	13	16	0	0	0	0	40.00%	19	11	0	0	0	0	40.00%	23	7	0	0	0	0	40.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	9	1	0	0	0	0	37.22%	8	2	0	0	0	0	37.20%	8	2	0	0	0	0	37.18%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	98	3	0	0	0	0	17.34%	97	3	0	0	0	0	17.34%	96	4	0	0	0	0	17.35%
248		Corporates	541	29	8	2	0	2	24.88%	518	42	17	2	1	4	24.92%	498	53	27	2	1	7	24.92%
249		of which: Other - SME	0	0	0	0	0	0	20.26%	0	0	0	0	0	0	20.27%	0	0	0	0	0	0	20.28%
250		of which: Specialised Lending	97	4	4	1	0	1	15.00%	88	9	8	0	0	1	15.07%	79	13	12	0	1	2	15.14%
251		Retail	29	3	0	0	0	0	25.22%	29	3	1	0	0	0	22.15%	29	3	1	0	0	0	22.38%
252		of which: SME	0	0	0	0	0	0	53.93%	0	0	0	0	0	0	54.11%	0	0	0	0	0	0	54.23%
253		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	45.09%	2	0	0	0	0	0	44.74%	2	0	0	0	0	0	44.47%
254		of which: Residential immovable property	1	0	0	0	0	0	45.13%	0	0	0	0	0	0	44.78%	0	0	0	0	0	0	44.51%
255		of which: Commercial immovable property	2	0	0	0	0	0	41.73%	2	0	0	0	0	0	41.73%	2	0	0	0	0	0	41.73%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
261		Equity	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
262		Securitisation																					
263		Other exposures	3	0	0	0	0	0	39.85%	3	0	0	0	0	0	39.66%	3	0	0	0	0	0	39.58%
264		TOTAL	703	53	8	2	0	2	25.27%	685	61	18	2	1	4	25.14%	668	68	28	2	1	7	25.10%

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Intesa Sanpaolo S.p.A.	Central banks	37,860	2,149	4	0	0	1	24.61%	37,860	2,149	4	0	0	1	24.61%	37,860	2,149	4	0	0	1	24.62%
2		Central governments	118,675	12,423	636	297	147	255	40.05%	116,193	14,075	1,465	328	134	586	40.02%	114,026	15,316	2,392	298	108	957	40.01%
3		Regional governments or local authorities	1,129	79	4	2	0	2	47.03%	1,110	94	9	2	0	4	43.18%	1,092	107	13	2	0	6	42.06%
4		Public sector entities	1,256	79	15	2	1	8	51.41%	1,219	105	26	2	2	10	38.85%	1,184	128	38	2	3	13	33.80%
5		Multilateral Development Banks	1,856	10	1	0	0	0	38.42%	1,853	13	2	0	0	1	38.39%	1,852	12	3	0	0	1	38.31%
6		International Organisations	2,549	11	1	0	0	0	48.00%	2,502	57	1	0	0	1	48.00%	2,437	121	2	0	0	1	48.00%
7		Institutions	6,355	439	84	7	15	31	37.34%	6,251	509	119	7	4	41	34.72%	6,257	469	152	6	3	51	33.62%
8		Corporates	18,284	4,260	1,378	185	210	976	70.80%	17,226	4,634	2,063	173	205	1,299	62.96%	16,429	4,735	2,758	143	162	1,624	58.89%
9		of which: Other - SME	1,958	712	368	30	61	266	72.39%	1,765	754	519	26	56	336	64.75%	1,628	752	658	22	44	401	60.94%
10		of which: Specialised Lending	695	151	61	9	14	23	38.17%	622	177	107	7	14	39	36.62%	565	193	148	6	13	54	36.15%
11		Retail	11,205	2,173	474	75	178	264	55.64%	10,696	2,297	859	74	167	435	50.66%	10,376	2,212	1,264	62	129	616	48.75%
12		of which: SME	2,672	741	184	35	105	121	65.67%	2,475	780	342	34	97	214	62.66%	2,331	762	504	28	71	312	61.92%
13		Secured by mortgages on immovable property and ADC exposures	8,786	1,678	504	34	167	283	56.12%	8,393	1,820	755	33	150	390	51.71%	8,090	1,866	1,012	28	126	498	49.19%
14		of which: Residential immovable property	6,161	893	127	18	114	51	40.40%	5,905	977	299	19	104	121	40.54%	5,690	1,014	476	16	91	191	40.09%
15		of which: Commercial immovable property	2,136	631	372	13	46	229	61.51%	2,016	679	444	12	40	262	59.11%	1,944	679	516	10	29	296	57.31%
16		of which: Land, acquisition, development and construction exposures (ADC)	489	154	5	2	6	3	55.79%	472	164	12	2	7	7	56.26%	455	172	21	2	6	12	56.60%
17		Subordinated debt exposures	58	2	0	0	0	0	28.01%	56	5	0	0	0	0	28.01%	53	7	0	0	0	0	28.01%
18		Covered bonds	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	954	7	7	3	0	3	40.04%	941	13	13	3	0	5	40.04%	928	19	20	3	0	8	40.04%
21		Equity	366	5	3	1	0	1	40.00%	359	9	6	1	0	2	40.00%	352	13	9	1	0	4	40.00%
22		Securitisation																					
23		Other exposures	17,904	394	48	19	1	19	40.07%	17,772	478	97	19	1	39	39.96%	17,699	503	144	18	1	58	39.91%
24		TOTAL	**227,456**	**23,709**	**3,159**	**625**	**719**	**1,843**	**58.34%**	**222,648**	**26,257**	**5,420**	**641**	**664**	**2,815**	**51.94%**	**218,854**	**27,656**	**7,814**	**563**	**532**	**3,838**	**49.12%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	ITALY	Central banks	21,412	0	0	0	0	0	0.00%	21,412	0	0	0	0	0	0.00%	21,412	0	0	0	0	0	0.00%
26		Central governments	82,825	10,270	552	256	137	221	40.00%	81,242	11,135	1,271	288	125	509	40.00%	79,845	11,713	2,090	262	100	836	40.00%
27		Regional governments or local authorities	133	1	1	0	0	1	61.86%	132	2	2	0	0	1	51.99%	130	2	3	0	0	2	47.92%
28		Public sector entities	17	12	3	0	0	3	88.18%	18	11	4	0	0	3	80.36%	19	9	4	0	0	3	74.75%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	2,034	69	14	3	2	6	44.97%	2,005	84	28	3	3	11	40.54%	1,980	92	44	3	3	17	39.04%
32		Corporates	3,226	1,221	208	8	13	122	58.61%	3,086	1,297	271	6	14	140	51.50%	3,071	1,251	331	6	12	157	47.41%
33		of which: Other - SME	322	256	123	4	6	87	70.54%	294	254	153	3	6	97	63.55%	285	236	180	3	5	107	59.21%
34		of which: Specialised Lending	0	0	0	0	0	0	18.69%	0	0	0	0	0	0	36.60%	0	0	0	0	0	0	41.23%
35		Retail	4,579	915	191	5	13	87	45.34%	4,455	930	301	5	13	101	33.49%	4,433	836	416	4	11	116	27.82%
36		of which: SME	102	48	37	1	2	26	71.51%	98	45	44	1	1	29	64.82%	97	40	50	1	1	31	60.73%
37		Secured by mortgages on immovable property and ADC exposures	1,627	286	330	3	7	205	62.05%	1,608	289	347	3	7	210	60.62%	1,596	282	366	2	6	216	59.01%
38		of which: Residential immovable property	919	23	16	0	1	6	38.77%	910	29	19	0	1	7	35.96%	900	35	23	0	1	8	32.52%
39		of which: Commercial immovable property	510	163	312	2	6	198	63.44%	502	160	323	2	5	202	62.47%	503	147	335	2	4	206	61.46%
40		of which: Land, acquisition, development and construction exposures (ADC)	198	101	2	0	1	1	33.82%	196	100	4	1	1	1	32.29%	194	100	7	0	1	2	31.49%
41		Subordinated debt exposures	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	522	4	4	2	0	2	40.00%	514	8	8	2	0	3	40.00%	507	11	12	1	0	5	40.00%
45		Equity	7	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
46		Securitisation																					
47		Other exposures	14,592	372	45	18	0	18	39.99%	14,471	448	90	17	0	36	39.88%	14,411	463	135	17	0	54	39.83%
48		TOTAL	**130,985**	**13,151**	**1,348**	**294**	**174**	**663**	**49.20%**	**128,959**	**14,203**	**2,322**	**325**	**162**	**1,014**	**43.66%**	**127,421**	**14,660**	**3,402**	**297**	**133**	**1,406**	**41.31%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED STATES	Central banks	4,404	0	0	0	0	0	0.00%	4,404	0	0	0	0	0	0.00%	4,404	0	0	0	0	0	0.00%
50		Central governments	2,681	468	0	0	0	0	40.00%	2,285	863	1	0	0	0	40.00%	1,950	1,198	1	0	0	0	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	62.19%	0	0	0	0	0	0	62.19%	0	0	0	0	0	0	62.19%
53		Multilateral Development Banks	14	0	0	0	0	0	20.58%	13	1	0	0	0	0	20.58%	13	1	0	0	0	0	20.58%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	306	238	26	0	12	10	38.27%	385	157	28	0	0	10	36.86%	430	110	30	0	0	11	35.77%
56		Corporates	1,863	441	52	28	4	20	38.16%	1,754	453	148	28	5	56	38.05%	1,650	448	257	23	4	97	37.74%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	2	1	0	0	0	0	39.67%	2	1	0	0	0	0	38.09%	2	1	0	0	0	0	36.34%
60		of which: SME	0	0	0	0	0	0	60.37%	0	0	0	0	0	0	60.19%	0	0	0	0	0	0	60.10%
61		Secured by mortgages on immovable property and ADC exposures	6	1	0	0	0	0	27.53%	5	1	0	0	0	0	25.02%	5	1	0	0	0	0	25.02%
62		of which: Residential immovable property	0	0	0	0	0	0	31.36%	0	0	0	0	0	0	24.45%	0	0	0	0	0	0	24.50%
63		of which: Commercial immovable property	6	0	0	0	0	0	25.58%	5	1	0	0	0	0	25.58%	5	1	0	0	0	0	25.58%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	29	0	0	0	0	0	40.00%	28	1	1	0	0	0	40.00%	27	1	1	0	0	0	40.00%
69		Equity	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
70		Securitisation																					
71		Other exposures	14	0	0	0	0	0	40.00%	14	0	0	0	0	0	40.00%	14	0	0	0	0	0	40.00%
72		TOTAL	**9,324**	**1,149**	**78**	**28**	**15**	**30**	**38.21%**	**8,897**	**1,477**	**178**	**28**	**5**	**67**	**37.87%**	**8,502**	**1,760**	**289**	**23**	**5**	**109**	**37.55%**

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	SLOVAKIA	Central banks	977	0	0	0	0	0	0.00%	977	0	0	0	0	0	0.00%	977	0	0	0	0	0	0.00%
74		Central governments	875	8	1	1	0	1	40.00%	865	16	3	0	0	1	40.00%	856	23	4	0	0	2	40.00%
75		Regional governments or local authorities	194	20	0	0	0	0	40.00%	192	21	1	0	0	0	40.00%	190	22	1	0	0	0	40.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	14	0	0	0	0	0	31.03%	14	0	0	0	0	0	31.03%	14	0	0	0	0	0	31.03%
80		Corporates	468	173	60	2	11	36	60.46%	440	181	80	1	8	43	54.23%	430	175	95	1	6	49	51.29%
81		of which: Other - SME	184	117	52	1	10	31	59.10%	171	113	69	1	7	37	53.20%	164	107	82	1	5	41	50.38%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	264	91	14	2	7	6	41.63%	255	85	29	1	5	12	41.54%	250	79	40	1	4	16	41.52%
84		of which: SME	263	90	14	2	7	6	41.63%	254	85	29	1	5	12	41.54%	249	79	40	1	4	16	41.53%
85		Secured by mortgages on immovable property and ADC exposures	15	7	1	0	1	0	36.84%	14	7	2	0	1	1	37.19%	13	6	3	0	1	1	37.14%
86		of which: Residential immovable property	15	7	1	0	1	0	36.84%	14	7	2	0	1	1	37.19%	13	6	3	0	1	1	37.14%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	19	0	0	0	0	0	49.34%	19	0	0	0	0	0	49.34%	19	0	0	0	0	0	49.34%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	617	0	0	0	0	0	40.00%	616	1	1	0	0	0	40.00%	616	1	1	0	0	0	40.00%
96		TOTAL	3,442	298	77	5	19	43	56.20%	3,391	310	115	3	14	58	50.20%	3,365	307	144	3	10	69	47.80%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	LUXEMBOURG	Central banks	5,539	0	0	0	0	0	0.00%	5,539	0	0	0	0	0	0.00%	5,539	0	0	0	0	0	0.00%
98		Central governments	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%	20	0	0	0	0	0	40.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	29	7	0	0	0	0	18.58%	28	7	0	0	0	0	20.50%	29	7	0	0	0	0	21.39%
102		International Organisations	178	0	0	0	0	0	48.00%	177	2	0	0	0	0	48.00%	175	4	0	0	0	0	48.00%
103		Institutions	481	15	0	0	0	0	27.15%	412	84	0	0	0	0	27.89%	423	73	1	0	0	0	25.80%
104		Corporates	3,664	440	26	11	1	10	36.82%	3,544	524	62	12	2	23	36.84%	3,422	602	106	10	2	39	36.55%
105		of which: Other - SME	12	3	0	0	0	0	42.78%	10	6	0	0	0	0	42.85%	8	8	0	0	0	0	42.89%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	3	3	0	0	0	0	29.21%	4	2	0	0	0	0	28.78%	4	2	0	0	0	0	28.53%
108		of which: SME	0	0	0	0	0	0	15.74%	0	0	0	0	0	0	16.81%	0	0	0	0	0	0	17.47%
109		Secured by mortgages on immovable property and ADC exposures	2	56	0	0	0	0	28.16%	2	56	0	0	0	0	27.98%	2	56	0	0	0	0	27.73%
110		of which: Residential immovable property	0	0	0	0	0	0	25.02%	0	0	0	0	0	0	23.07%	0	0	0	0	0	0	22.34%
111		of which: Commercial immovable property	2	56	0	0	0	0	28.40%	2	56	0	0	0	0	28.37%	2	56	0	0	0	0	28.16%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	342	2	2	1	0	1	40.00%	338	4	4	1	0	2	40.00%	335	6	6	1	0	2	40.00%
117		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
118		Securitisation																					
119		Other exposures	243	11	1	1	1	1	40.00%	232	20	3	1	0	1	39.83%	223	27	4	0	0	2	39.69%
120		TOTAL	10,502	535	30	12	2	11	37.08%	10,297	700	69	13	2	26	37.01%	10,172	777	118	11	2	43	36.70%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	CROATIA	Central banks	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%
122		Central governments	3,390	222	8	4	1	3	40.00%	3,283	318	20	3	1	8	40.00%	3,201	392	28	3	1	11	40.00%
123		Regional governments or local authorities	210	44	1	0	0	0	40.00%	205	49	1	0	0	1	40.00%	200	53	2	0	0	1	40.00%
124		Public sector entities	295	6	2	1	0	1	28.32%	288	9	6	1	0	2	25.01%	282	11	10	1	0	2	23.38%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	27	1	0	0	0	0	24.24%	26	2	0	0	0	0	24.15%	25	3	0	0	0	0	24.09%
128		Corporates	1,875	232	323	21	46	258	79.81%	1,731	255	444	15	41	310	69.90%	1,623	263	544	13	32	354	65.13%
129		of which: Other - SME	279	44	106	10	15	83	77.56%	236	42	152	7	13	103	67.66%	205	37	188	6	10	119	63.16%
130		of which: Specialised Lending	392	25	22	6	2	7	33.02%	351	46	41	4	3	14	33.00%	318	64	57	4	4	19	33.00%
131		Retail	2,479	404	60	19	34	29	48.27%	2,373	443	126	21	34	65	51.32%	2,280	461	201	19	28	106	52.38%
132		of which: SME	278	72	3	1	3	2	51.87%	268	78	7	0	2	4	53.90%	267	76	10	0	2	6	54.64%
133		Secured by mortgages on immovable property and ADC exposures	3,363	430	49	11	29	14	29.54%	3,211	515	117	12	30	40	34.23%	3,072	578	192	10	28	68	35.31%
134		of which: Residential immovable property	2,425	248	41	7	19	10	24.16%	2,322	296	96	7	20	28	29.37%	2,230	328	156	6	18	47	30.27%
135		of which: Commercial immovable property	668	130	5	3	5	3	47.49%	634	156	14	3	5	7	48.42%	603	178	23	2	4	12	49.22%
136		of which: Land, acquisition, development and construction exposures (ADC)	270	52	3	2	6	2	69.89%	255	63	8	2	6	5	70.34%	240	72	13	2	5	9	70.74%
137		Subordinated debt exposures	47	2	0	0	0	0	27.04%	45	5	0	0	0	0	27.04%	43	7	0	0	0	0	27.04%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	896	0	0	0	0	0	52.35%	895	1	1	0	0	0	52.35%	894	1	1	0	0	1	52.35%
144		TOTAL	12,589	1,343	444	57	110	306	68.86%	12,063	1,596	716	53	106	426	59.46%	11,627	1,768	981	45	89	543	55.40%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	FRANCE	Central banks	122	0	0	0	0	0	0.00%	122	0	0	0	0	0	0.00%	122	0	0	0	0	0	0.00%
146		Central governments	5,819	352	2	1	0	1	40.00%	5,744	426	3	1	0	1	40.00%	5,700	468	5	1	0	2	40.00%
147		Regional governments or local authorities	207	1	0	0	0	0	40.00%	206	2	0	0	0	0	40.00%	205	2	0	0	0	0	40.00%
148		Public sector entities	132	4	0	0	0	0	40.30%	129	8	0	0	0	0	42.79%	124	12	0	0	0	0	43.79%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	644	6	29	0	0	12	41.12%	638	11	30	0	0	12	40.93%	629	20	30	0	0	12	40.64%
152		Corporates	415	275	2	1	0	1	37.28%	416	270	5	1	0	2	37.27%	431	251	9	1	0	3	36.99%
153		of which: Other - SME	21	4	0	0	0	0	42.86%	19	6	1	0	0	0	43.02%	17	6	1	0	0	1	42.85%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	20	8	0	0	0	0	31.92%	20	8	1	0	0	0	29.96%	20	7	1	0	0	0	29.30%
156		of which: SME	0	0	0	0	0	0	27.14%	0	0	0	0	0	0	30.24%	0	0	0	0	0	0	31.15%
157		Secured by mortgages on immovable property and ADC exposures	125	0	0	0	0	0	58.37%	125	0	0	0	0	0	58.37%	125	0	1	0	0	0	58.37%
158		of which: Residential immovable property	0	0	0	0	0	0	15.78%	0	0	0	0	0	0	15.86%	0	0	0	0	0	0	15.98%
159		of which: Commercial immovable property	125	0	0	0	0	0	58.44%	125	0	0	0	0	0	58.44%	124	0	1	0	0	0	58.44%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
168		TOTAL	7,495	646	33	2	1	14	40.86%	7,410	725	39	2	1	16	40.38%	7,367	761	47	2	1	19	39.81%

2025 EU-wide Stress Test: Credit risk STA

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	SPAIN	Central banks	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
170		Central governments	7,342	74	18	7	0	7	40.00%	7,251	147	36	7	1	15	40.00%	7,163	219	53	6	1	21	40.00%
171		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
172		Public sector entities	15	32	1	0	0	0	20.95%	13	33	1	0	0	0	20.96%	12	34	2	0	0	0	20.96%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	182	3	0	0	0	0	11.39%	178	6	0	0	0	0	11.11%	175	9	1	0	0	0	10.90%
176		Corporates	43	17	2	1	1	1	54.37%	34	23	5	1	1	2	47.25%	30	24	8	0	1	3	41.90%
177		of which: Other - SME	0	0	0	0	0	0	26.68%	0	0	0	0	0	0	26.85%	0	0	0	0	0	0	26.92%
178		of which: Specialised Lending	19	15	1	0	1	0	20.23%	12	20	3	0	1	1	20.31%	10	20	5	0	1	1	20.15%
179		Retail	10	2	0	0	0	0	40.05%	9	3	0	0	0	0	33.78%	8	3	1	0	0	0	30.35%
180		of which: SME	0	0	0	0	0	0	32.88%	0	0	0	0	0	0	32.85%	0	0	0	0	0	0	32.70%
181		Secured by mortgages on immovable property and ADC exposures	8	0	0	0	0	0	53.77%	8	0	0	0	0	0	53.85%	8	0	0	0	0	0	53.79%
182		of which: Residential immovable property	0	0	0	0	0	0	11.27%	0	0	0	0	0	0	11.49%	0	0	0	0	0	0	11.73%
183		of which: Commercial immovable property	8	0	0	0	0	0	55.20%	8	0	0	0	0	0	55.20%	8	0	0	0	0	0	55.20%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	15.00%	0	0	0	0	0	0	15.39%	0	0	0	0	0	0	15.79%
192		TOTAL	7,604	128	21	8	1	9	40.66%	7,498	212	44	7	2	18	39.96%	7,400	289	65	7	2	25	39.25%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	HUNGARY	Central banks	1,509	0	0	0	0	0	0.00%	1,509	0	0	0	0	0	0.00%	1,509	0	0	0	0	0	0.00%
194		Central governments	1,960	178	15	11	4	6	40.00%	1,900	207	46	11	3	19	40.00%	1,852	223	78	10	3	31	40.00%
195		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
196		Public sector entities	348	12	1	0	0	0	22.90%	337	23	2	0	1	0	25.01%	326	32	3	0	1	1	26.78%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	251	0	0	0	0	0	21.29%	250	0	1	0	0	0	21.20%	249	1	2	0	0	0	21.12%
200		Corporates	1,280	266	64	6	32	44	68.93%	1,195	311	104	6	31	64	61.96%	1,131	331	148	5	24	87	58.60%
201		of which: Other - SME	221	109	16	2	8	11	68.54%	201	119	26	2	6	16	59.32%	186	122	37	1	5	21	55.16%
202		of which: Specialised Lending	97	30	13	1	7	6	49.08%	90	27	22	1	6	11	49.46%	84	25	31	1	5	15	49.63%
203		Retail	409	101	44	5	23	29	65.76%	382	95	76	4	18	47	62.15%	359	89	105	4	14	64	60.66%
204		of which: SME	90	34	11	1	4	6	59.13%	81	36	17	1	4	9	53.73%	74	36	24	0	3	12	51.21%
205		Secured by mortgages on immovable property and ADC exposures	1,054	305	58	4	48	32	54.69%	1,028	288	101	4	40	52	51.44%	992	277	149	4	30	74	49.75%
206		of which: Residential immovable property	894	191	30	2	31	15	51.79%	876	183	56	2	27	27	48.48%	851	177	87	2	21	40	46.76%
207		of which: Commercial immovable property	160	114	28	2	17	16	57.75%	152	105	45	2	13	25	55.09%	140	100	62	2	8	33	53.92%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%	219	0	0	0	0	0	40.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%
214		Securitisation																					
215		Other exposures	183	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%	183	0	0	0	0	0	40.00%
216		TOTAL	7,223	862	182	27	107	111	60.89%	7,013	924	330	27	93	183	55.35%	6,830	954	484	22	71	257	53.01%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	SERBIA	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
218		Central governments	2,099	11	14	6	0	5	40.00%	2,078	16	29	6	0	12	40.00%	2,059	20	45	6	0	18	40.00%
219		Regional governments or local authorities	124	4	1	0	0	0	40.00%	119	8	2	0	0	1	40.00%	114	12	3	0	0	1	40.00%
220		Public sector entities	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	99.97%	0	0	0	0	0	0	99.95%
224		Corporates	1,110	261	185	6	34	145	78.62%	1,043	285	228	6	35	173	75.91%	979	302	276	5	23	204	73.92%
225		of which: Other - SME	87	25	0	0	0	0	28.04%	68	44	1	0	0	0	28.08%	52	59	1	0	0	0	28.12%
226		of which: Specialised Lending	57	17	1	0	1	1	57.71%	52	20	3	0	1	2	57.92%	48	23	4	0	1	2	58.10%
227		Retail	1,634	443	73	22	77	48	66.19%	1,496	486	168	23	73	111	66.04%	1,389	487	274	18	54	181	66.02%
228		of which: SME	1,450	415	69	20	73	46	66.73%	1,326	452	156	21	70	104	66.74%	1,227	452	255	17	51	170	66.75%
229		Secured by mortgages on immovable property and ADC exposures	1,148	374	23	7	44	12	52.25%	1,012	457	77	5	47	40	52.72%	964	452	130	5	39	69	52.78%
230		of which: Residential immovable property	906	270	14	5	34	7	48.69%	805	332	53	4	37	26	49.16%	766	330	94	3	32	46	49.31%
231		of which: Commercial immovable property	243	105	9	3	11	5	57.89%	208	125	24	2	10	14	60.65%	198	123	37	1	7	23	61.68%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
238		Securitisation																					
239		Other exposures	481	3	0	0	0	0	34.56%	478	5	1	0	0	0	34.56%	475	8	1	0	0	0	34.56%
240		TOTAL	6,600	1,096	296	42	156	212	71.56%	6,230	1,258	504	41	156	337	66.86%	5,983	1,280	728	34	116	473	64.90%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
241	UNITED KINGDOM	Central banks	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
242		Central governments	13	16	0	0	0	0	40.00%	19	11	0	0	0	0	40.00%	23	7	0	0	0	0	40.00%
243		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	9	2	0	0	0	0	37.18%	8	2	0	0	0	0	37.10%	8	2	0	0	0	0	36.96%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	97	3	0	0	0	0	18.42%	96	4	0	0	0	0	18.58%	94	6	0	0	0	0	18.50%
248		Corporates	441	124	12	4	3	4	28.78%	413	132	33	4	3	10	29.89%	381	140	56	3	3	17	30.31%
249		of which: Other - SME	0	0	0	0	0	0	27.30%	0	0	0	0	0	0	27.32%	0	0	0	0	0	0	27.35%
250		of which: Specialised Lending	74	25	5	1	1	1	16.60%	64	29	12	0	2	2	17.13%	56	30	19	0	2	3	17.25%
251		Retail	25	7	0	0	0	0	29.96%	25	7	1	0	0	0	26.26%	24	7	2	0	0	0	26.57%
252		of which: SME	0	0	0	0	0	0	64.66%	0	0	0	0	0	0	64.52%	0	0	0	0	0	0	64.66%
253		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	61.96%	2	0	0	0	0	0	61.15%	2	0	0	0	0	0	60.77%
254		of which: Residential immovable property	0	0	0	0	0	0	61.88%	0	0	0	0	0	0	61.00%	0	0	0	0	0	0	60.58%
255		of which: Commercial immovable property	2	0	0	0	0	0	65.49%	2	0	0	0	0	0	65.49%	2	0	0	0	0	0	65.49%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
261		Equity	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
262		Securitisation																					
263		Other exposures	3	0	0	0	0	0	39.85%	3	0	0	0	0	0	39.66%	3	0	0	0	0	0	39.58%
264		TOTAL	599	152	13	4	3	4	29.12%	573	157	34	4	4	10	29.97%	544	162	58	3	4	18	30.33%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Intesa Sanpaolo S.p.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	27,307						
2		SEC-SA	16,866						
3		SEC-ERBA	395						
4		SEC-IAA	0						
5		**Total**	**44,568**						
6	REA	SEC-IRBA	5,917	6,624	7,581	8,521	7,182	8,583	10,129
7		SEC-SA	3,387	3,643	3,995	4,353	3,855	4,411	5,112
8		SEC-ERBA	357	390	427	458	442	535	649
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**9,661**	**10,657**	**12,003**	**13,332**	**11,480**	**13,529**	**15,891**
12	Impairments	**Total banking book others than assessed at fair value**		**7**	**6**	**6**	**26**	**15**	**15**

2025 EU-wide Stress Test: Risk exposure amounts

Intesa Sanpaolo S.p.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	251,306	248,762	249,758	251,104	252,433	250,581	257,346	265,593
2	Risk exposure amount for securitisations and re-securitisations	9,899	9,661	10,657	12,003	13,332	11,480	13,529	15,891
3	Risk exposure amount other credit risk	241,407	239,101	239,101	239,101	239,101	239,101	243,817	249,702
4	Risk exposure amount for market risk	13,017	13,111	13,111	13,111	13,111	15,004	15,092	15,201
5	Risk exposure amount for operational risk	31,098	50,239	50,239	50,239	50,239	50,239	50,239	50,239
6	Other risk exposure amounts	945	945	945	945	945	1,765	2,688	3,397
7	**Total Risk exposure amount before Output floor**	**296,366**	**313,057**	**314,053**	**315,399**	**316,728**	**317,589**	**325,365**	**334,431**
8	**Unfloored Total Risk exposure amount (transitional)**		**313,057**	**314,053**	**315,399**	**316,728**	**317,589**	**325,365**	**334,431**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**318,728**	**319,842**	**321,035**	**322,427**	**323,455**	**331,260**	**340,629**
10	Standardised Risk exposure amount for credit risk exposures		330,572	333,980	337,323	341,069	333,660	338,431	344,588
11	Standardised Risk exposure amount for market risk exposures		15,887	15,887	15,887	15,887	15,887	15,887	15,887
12	Standardised Risk exposure amount for operational risk		50,239	50,239	50,239	50,239	50,239	50,239	50,239
13	Other Standardised risk exposure amounts		0	0	0	0	820	1,744	2,453
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**386,415**	**388,770**	**390,687**	**393,033**	**388,438**	**392,048**	**396,610**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**406,162**	**409,593**	**412,960**	**416,699**	**410,093**	**415,834**	**422,687**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**296,366**	**313,057**	**314,053**	**315,399**	**316,728**	**317,589**	**325,365**	**334,431**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**296,366**	**318,728**	**319,842**	**321,035**	**322,427**	**323,455**	**331,260**	**340,629**

2025 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**56,397**	**56,645**	**58,425**	**60,335**	**61,835**	**50,084**	**54,173**	**57,325**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**39,307**	**39,516**	**41,403**	**43,394**	**44,989**	**32,951**	**37,015**	**40,135**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		35,795		35,795	35,795	35,795	35,795	35,795	35,795
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		20,984		23,271	25,301	27,249	20,785	24,628	27,893
6		A.1.3	Accumulated other comprehensive income		-2,332		-2,332	-2,332	-2,332	-6,995	-6,995	-6,995
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-401		-401	-401	-401	-4,531	-4,531	-4,531
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-178		-178	-178	-178	-260	-260	-260
9		A.1.3.3	Other OCI contributions		-1,752		-1,752	-1,752	-1,752	-2,204	-2,204	-2,204
10		A.1.4	Other Reserves		-3,265		-3,265	-3,265	-3,265	-3,265	-3,265	-3,265
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		96	84	84	84	84	-128	-128	-128
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-196	-208	-208	-208	-208	-520	-520	-520
15		A.1.7.2	Cash flow hedge reserve		111		111	111	111	211	211	211
16		A.1.7.3	Other adjustments		181		181	181	181	181	181	181
17		A.1.8	(-) Intangible assets (including Goodwill)		-7,529		-7,556	-7,363	-6,938	-7,556	-7,363	-6,938
18		A.1.8.1	of which: Goodwill (-)		-3,699		-3,699	-3,699	-3,699	-3,699	-3,699	-3,699
19		A.1.8.2	of which: Software assets (-)		-1,486		-1,556	-1,406	-1,023	-1,556	-1,406	-1,023
20		A.1.8.3	of which: Other intangible assets (-)		-2,344		-2,301	-2,258	-2,215	-2,301	-2,258	-2,215
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,742	-2,742	-2,742	-2,742	-2,742	-2,802	-2,802	-2,802
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-233	0	-187	-45	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-48	-60	-60	-60	-60	-60	-60	-60
27		A.1.14.1	of which: from securitisation positions (-)		-48		-60	-60	-60	-60	-60	-60
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-1,242	-873	-589
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-76	-76	-263	-636	-1,459	-238	-579	-1,433
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-941		-941	-941	-941	-941	-941	-941
36		A.1.20	CET1 capital elements or deductions - other		-402		-402	-402	-402	-402	-402	-402
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-2,986							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	4,305	4,305							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		1,318							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Intesa Sanpaolo S.p.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,551	7,551	7,551	7,551	7,551	7,551	7,551	7,551
52		A.2.1	Additional Tier 1 Capital instruments		7,551	7,551	7,551	7,551	7,551	7,551	7,551	7,551
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		9,539	9,578	9,471	9,389	9,294	9,582	9,607	9,639
59		A.4.1	Tier 2 Capital instruments		8,752	8,752	8,752	8,752	8,752	8,752	8,752	8,752
60		A.4.2	Other Tier 2 Capital components and deductions		787	826	720	638	542	831	856	887
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			313,057	314,053	315,399	316,728	317,589	325,365	334,431
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			318,728	319,842	321,035	322,427	323,455	331,260	340,629
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			386,415	388,770	390,687	393,033	388,438	392,048	396,610
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			406,162	409,593	412,960	416,699	410,093	415,834	422,687
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		296,366	313,057	314,053	315,399	316,728	317,589	325,365	334,431
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		296,366	318,728	319,842	321,035	322,427	323,455	331,260	340,629
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		13.26%	12.62%	13.18%	13.76%	14.20%	10.38%	11.38%	12.00%
70		C.2	Tier 1 Capital ratio (transitional)		15.81%	15.03%	15.59%	16.15%	16.59%	12.75%	13.70%	14.26%
71		C.3	Total Capital ratio (transitional)		19.03%	18.09%	18.60%	19.13%	19.52%	15.77%	16.65%	17.14%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		39,307	39,516	41,403	43,394	44,989	32,951	37,015	40,135
73		D.2	TIER 1 CAPITAL (fully loaded)		46,858	47,067	48,954	50,945	52,541	40,502	44,566	47,687
74		D.3	TOTAL CAPITAL (fully loaded)		56,397	56,645	58,425	60,335	61,835	50,084	54,173	57,325
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		13.26%	12.40%	12.94%	13.52%	13.95%	10.19%	11.17%	11.78%
76		E.2	Tier 1 Capital ratio (fully loaded)		15.81%	14.77%	15.31%	15.87%	16.30%	12.52%	13.45%	14.00%
77		E.3	Total Capital ratio (fully loaded)		19.03%	17.77%	18.27%	18.79%	19.18%	15.48%	16.35%	16.83%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		821,853		821,853	821,853	821,853	821,853	821,853	821,853
79		H.2	Total leverage ratio exposures (fully loaded)		821,853		821,853	821,853	821,853	821,853	821,853	821,853
80		H.3	Leverage ratio (transitional)		5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%
81		H.4	Leverage ratio (fully loaded)		5.70%	5.73%	5.96%	6.20%	6.39%	4.93%	5.42%	5.80%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.26%		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
84		P.3	O-SII buffer		1.25%		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.26%		0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
87		P.6	Combined buffer		4.27%		4.54%	4.54%	4.54%	4.54%	4.54%	4.54%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
89		R.1.1	of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
90		R.1.2	of which: AT1		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
92		R.2.1	of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.77%	13.77%	14.04%	14.04%	14.04%	14.04%	14.04%	14.04%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.61%	9.61%	9.88%	9.88%	9.88%	9.88%	9.88%	9.88%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Intesa Sanpaolo S.p.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	15,700	15,214	16,138	15,978	11,048	13,563	14,329
2	Interest income	32,045	24,374	24,505	24,904	30,645	31,519	31,027
3	Interest expense	-16,345	-9,250	-8,457	-9,016	-19,686	-18,046	-16,788
4	**Dividend income**	281	281	281	281	211	211	211
5	**Net fee and commission income**	9,446	9,191	8,869	8,605	8,277	8,031	7,934
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-135	0	0	0	-204	278	266
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-1,643		
8	**Other operating income not listed above, net**	1,280	1,296	1,296	1,296	1,118	1,292	1,292
9	**Total operating income, net**	26,572	25,982	26,585	26,160	18,807	23,375	24,033
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-1,170	-244	-1,255	-1,344	-4,202	-2,950	-2,911
11	**Other income and expenses not listed above, net**	-13,331	-12,884	-12,888	-12,869	-14,285	-14,331	-14,052
12	**Profit or (-) loss before tax from continuing operations**	12,071	12,853	12,442	11,948	320	6,094	7,070
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-3,388	-3,856	-3,733	-3,584	-96	-1,828	-2,121
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**8,683**	**8,997**	**8,709**	**8,363**	**224**	**4,266**	**4,949**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	10,189	6,710	6,680	6,415	423	423	1,684
17	**Attributable to owners of the parent net of estimated dividends**	-1,506	2,287	2,029	1,948	-199	3,843	3,265
18	Memo row: Impact of one-off adjustments		564	564	564	564	564	564
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	759,212						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Intesa Sanpaolo S.p.A.

		(mln EUR) 1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0